



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

### Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

### About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>



3 3433 07595157 8

STORIES  
OF  
THRIFT  
FOR  
YOUNG  
AMERICANS

—  
MYRON T. PRITCHARD  
AND  
GRACE A. TURKINGTON

Saving and Thrift.

FL

7

S.M.  
Pritchard







**A TYPICAL SAVINGS-BANK—A GREAT PROMOTER OF THRIFT**

W.H. in R.  
7/15  
2

# STORIES OF THRIFT

FOR

# YOUNG AMERICANS

BY  
MYRON T. PRITCHARD

PRINCIPAL OF EVERETT SCHOOL, BOSTON, MASS.

AND  
GRACE A. TURKINGTON, 1879-

O. C.

NEW YORK  
PUBLIC  
LIBRARY

- C

CHARLES SCRIBNER'S SONS

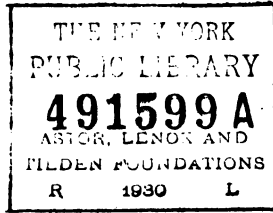
NEW YORK

BOSTON

CHICAGO

LT





COPYRIGHT, 1915, BY  
CHARLES SCRIBNER'S SONS

I

NOV 23 1930  
LIBRARY  
YASAL

## PREFACE

ONE of our richest men has said: "Thrift is such a simple thing—and it means so much. It is the foundation of success in business, of contentment in the home, of standing in society." Perhaps it is because thrift is such a simple thing that so many of us have only a slight acquaintance with it. This country is full of rich and wonderful things, and the boy and the girl, long before they are out of the grammar school, set their hearts on attaining some of these wonders as quickly as possible. They overlook the simple joys and the simple habits, not realizing that the world's treasures are obtained only by those who have first mastered the art of simple living.

The secret of simple living is thrift—thrift of time, money, body, and brain—and only upon this can the boy or the girl build securely for success. But in this, as in other things, young people must be instructed, for both the man who piles up his thousands and the man who wantonly wastes his dollars are only creatures of habit. Those who are to succeed must have the habit of thrift. The boy who, when he is fifteen years old, knows how to make his suits and his shoes last as long as possible,

who wastes neither his study-time nor his play-time, who already has a bank account, however small, who takes sensible care of his health, is sure to succeed. He may not make a fortune in dollars and cents, but he will be independent and a credit to the community in which he lives.

To many persons the word "thrift" suggests only the saving of money, and those who are not earners feel that it is not for them to make thrift their motto. But the mother in the home who so plans her meals that her family gets the maximum of nourishment for the least expenditure of money and without any waste is as truly thrifty as the woman who works for wages and each month adds to her bank account. So also the boy or the girl who wastes no opportunities and guards carefully the health of the body is forming habits of thrift that will mean happiness and prosperity in the future. Children are quick to see the folly of waste once it is pointed out to them, and no child should go untaught in this important matter.

The tide of popular opinion for vocational training is running strong, and is, perhaps, the greatest single thrift factor now in operation. Training for a life-work means preventing boys and girls from wasting their lives, but even a well-trained brain and body may take a boy to failure if he has not also learned how to spend wisely and

## PREFACE

v

how to save. The slogan of this country in the future must be "Conservation of all our resources," but not until each grammar-school graduate knows how to practise true thrift will the highest prosperity of the country be assured.

The parents and teachers of today have an unusual opportunity to train for efficiency the men and women of tomorrow.



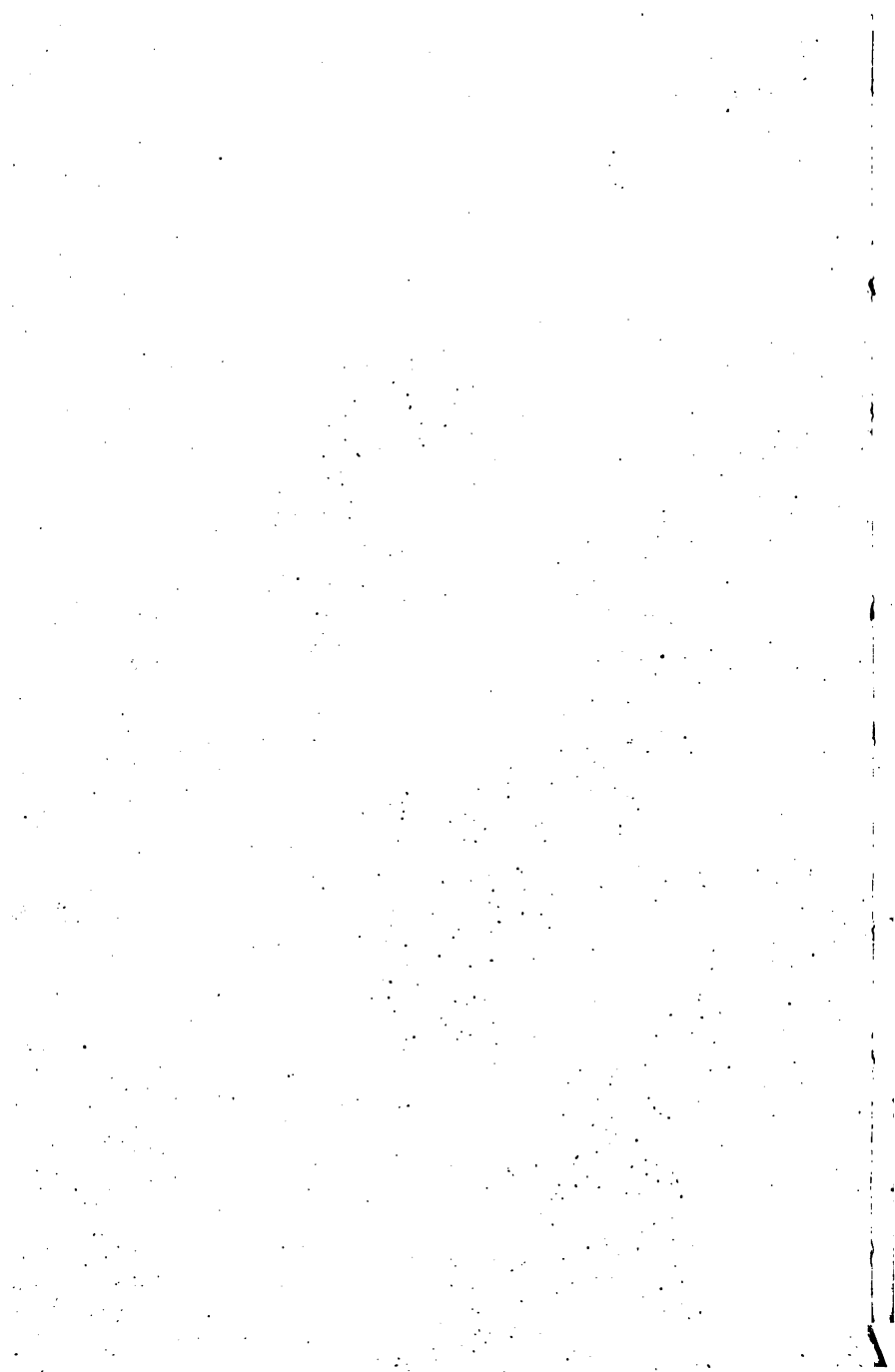
## CONTENTS

	PAGE
I. WHAT THRIFT IS . . . . .	1
II. SAVING HEALTH . . . . .	6
III. SAVINGS-BANK . . . . .	17
IV. THE "MAKING-OVER" CLUB . . . . .	29
V. THE "MAKING-OVER" CLUB (CONTINUED) . . . . .	40
VI. WISE SPENDING . . . . .	51
VII. SPARE TIME . . . . .	63
VIII. ONE WAY OUT . . . . .	74
IX. ONE WAY OUT (CONTINUED) . . . . .	85
X. BEING POOR . . . . .	94
XI. WASTED OLD PEOPLE . . . . .	106
XII. BEING RICH . . . . .	118
XIII. RIGHT GIVING . . . . .	126
XIV. SAVING MONEY . . . . .	141
XV. KEEPING ACCOUNTS . . . . .	150
XVI. THE COST OF CARELESSNESS AND NEGLECT . . . . .	162
XVII. LEAVING SCHOOL . . . . .	172

	PAGE
XVIII. IF YOU HAD A HUNDRED DOLLARS . . . .	183
XIX. CLEANLINESS AND THRIFT . . . . .	193
XX. OWNING A HOME . . . . .	207
XXI. HOW A NATION HELPS TO SAVE . . . . .	216

**STORIES OF THRIFT**  
**FOR**  
**YOUNG AMERICANS**





# STORIES OF THRIFT FOR YOUNG AMERICANS

## I

### WHAT THRIFT IS

"I think Emma Jones is just as stingy as she can be," said Esther Madison to her mother, one night when the two were washing dishes.

"I should think twice before I said anything as unkind as that about one of my friends," her mother replied. "Tell me what you mean."

"Why, this afternoon five of us girls were going to buy some candy. We were each to give five cents, but Emma wouldn't; she's always that way. She never treats any of the girls to soda, or spends her money on having a good time."

Mrs. Madison looked thoughtful as she said: "Emma has always impressed me as being a bright, sensible girl. She doesn't look at all mean or selfish. Perhaps she had a good reason for not spending her money on candy."

It was nearly a month after this conversation that, one Sunday, Esther asked her father for money to buy

a pair of skates, saying: "Emma has just bought a lovely pair, and her brother is teaching her."

"H'm, so you want a pair of skates? How much will they cost?" asked her father.

"Three dollars is what Emma paid."

"Can't you buy them out of your spending-money? That's what I give you twenty cents a week for," said Mr. Madison. "How much money have you, anyway?"

Esther's face grew red, and she fidgeted a little as she said: "Why, I haven't any. Twenty cents a week isn't much. If I saved it I couldn't have any fun."

"Something's wrong somewhere," said her father. "Sit down and write out how you have spent your money for the last month, and let me see it."

Mrs. Madison said nothing, but looked amused as Esther sat nibbling the end of her pencil and trying to remember how her money had been spent. Finally she handed her father a slip of paper, which read as follows:

Candy.....	\$.30
Bracelet.....	.50

"Bracelet, fifty cents!" her father repeated. "What does that mean? What kind of bracelet can you buy for fifty cents? Go get it, please. I should like to see it."

In a moment Esther was back and laid on the table a silver-colored bracelet, set with some small blue stones.

"Do you think this is either pretty or useful?" asked her father. "Of course, you know that there isn't a bit of silver in it, and that these stones are nothing but glass."

Esther tried to defend herself by saying: "All the girls have bracelets, and I think they are pretty."

"Does Emma Jones wear a bracelet to school?" asked Mr. Madison.

"No, but she's the only girl that doesn't. She is stingy with her money."

"Why, I thought you liked Emma; you are always asking your mother if you can't go up to her house Saturdays. If she is stingy, she can't be a nice girl to have good times with."

"What I mean is, she won't spend money to have a good time, as the other girls do. But I like to go up to her house because she can always plan interesting things to do."

Her father smiled as he said: "I suppose what you mean is that she doesn't spend her money for candy and bracelets. If that is so, she is a girl that her father might well be proud of, and I hope you'll learn from her. There is nothing more vulgar than wearing cheap jewelry, so I want you to throw away the bracelet at once."

"Don't you suppose, Esther," her mother asked, "that Emma bought the skates with the money she might have spent on candy?"

"Perhaps so," admitted Esther reluctantly.

"One of the differences between a wise person and a foolish person, and between a rich man and a poor man," said Mrs. Madison, "is that one spends his money carefully and wisely, and the other unwisely. Emma's father is just as poor as that Mr. Lathrop whose children are always out at the elbows, and whose fences are always tumbled down, but Mr. Jones and his family are thrifty people, while Mr. Lathrop isn't."

"What is *thrifty*?" interrupted Esther.

"Well," said her father, "Emma is thrifty and you are not. But don't think that *thrifty* means stingy, for it doesn't. I will let you think it over, and you can tell me later what the word means."

Esther forgot all about the talk until Thursday night, when, on the way home from school, her cousin Robert and some of his boy friends joined her.

"Why don't you learn to skate, Esther?" asked her cousin. "Emma Jones has been learning and we are having great fun. She's going to be one of the finest girl skaters around here before long."

Esther thought more of her cousin's good opinion than she would have admitted and it hurt her pride to

have to say that she could not afford any skates just then but hoped she could have a pair next winter. It was becoming plain to her that a person might get more pleasure out of money spent in one way than that spent in another. She could not even remember how the candy that she had bought last week tasted, and since her father said her bracelet had no silver in it she had not enjoyed wearing it.

"Father says that I haven't been thrifty and have wasted my spending money," said Esther to Robert. "What does *thrifty* mean, anyway?"

"Why, I always supposed it meant *prosperous*, but I'm not sure. I'll ask Miss Martin tomorrow." So the next day Robert asked his teacher what the word meant.

"It means being industrious in whatever you undertake, wasting nothing, whether time, money, or materials. The really thrifty persons are those who waste nothing and spend wisely."

When Esther repeated this to her father, he said: "That's my idea exactly. And I'm sure if you will be thrifty for the next year, at the end of it you will be happier and more useful to your mother and to your friends than you are now."

## II

### SAVING HEALTH

"Take her out of school at once," said the doctor to Mrs. Emery. "You can't afford to run any risks. Mary is five pounds under her normal weight, and is decidedly anæmic."

"What's anæmic?" asked Mary.

"Your blood is too thin; perhaps you might call it watery. It takes good, rich red blood to study on, and until you improve at least fifty per cent you must keep out of school and build up your health."

Mary's face was sober and the tears were near the surface. She had thought it was going to be great fun to consult the doctor and have to take little pink tablets with her meals, as her chum Etta Roberts did. But to leave school was something she hadn't dreamed of. Why—she simply couldn't! That was all there was to it. To stay out of school six months meant that she would fall so far behind in all her studies that she would have to go in with the next lower class. But Mary knew that it would be futile to argue with the doctor.

He had a stern face and was used to having his patients do exactly as he directed.

That night Mary wept a good many tears into her pillow.

The next day at school she stayed in at recess to tell her teacher what the doctor had said. "But I am not sick, Miss Elwood," Mary added plaintively. "Won't you please ask mother to let me stay?"

Miss Elwood replied that she would talk with her about it after school. Mary Emery was one of the best scholars in her grade, but she had for a long time been nervous and pale. That afternoon, with pleading eyes and nervous fingers, Mary waited to hear what her teacher would say.

"I am going to suggest an experiment for you to make, Mary," said Miss Elwood. Mary looked a little perplexed but hopeful. "You won't like it, but I think it is the only way that you can remain in school. If you are anæmic, then neither your muscles nor your nerves get the food they need. This is what makes you pale, gives you headaches, and makes you want to cry so often. In a few years you will either break down entirely or just be a fretful, uninteresting girl that everybody will be sorry for but that few will like."

"I never knew that people stopped liking you just because you were sick," said Mary.



"Suppose that every time your friends asked you to play a certain game you said your head ached too badly, how long would they keep asking you? Or, if every time a girl came to your house to see you, you were too tired to make her have a good time, would she keep coming? No, Mary, sickly people seldom have as many friends as those who are well."

"I never thought of that before," murmured Mary.

"I think I know better, even than the doctor, what has made you anæmic. How much spending-money do you have?"

Mary, astonished, answered: "Twenty-five cents a week."

"And what do you do with it?"

"Why, I buy things, of course."

"I believe that the secret of your trouble, Mary, lies in that twenty-five cents a week. The things that you buy with the money are harmful to you. I have noticed that you have more candy, cookies, and pickled limes than most of the other girls. At recess time, instead of going out into the yard to run about, you get in a corner with a bag of candy and read. Cookies and candy are all right in their place, but they are too sweet and rich to eat between meals. One reason why you are anæmic is because you spoil your appetite by eating too much sweet and sour stuff."

"I never spend more than five cents a day for candy," said Mary.

"Nevertheless, I am sure that what little candy you eat keeps you from being healthily hungry at meal-time, so that you fail to eat as much meat, potato, and other nourishing food as you need. Isn't this true?"

"Perhaps so," Mary admitted reluctantly.

"Now," continued Miss Elwood, "my suggestion is this: I want you for three months to save all your spending-money, and to promise not to eat any candy, pickles, or cookies between meals."

Mary's face was disconsolate and a few tears trickled down her cheeks, but Miss Elwood continued:

"Then I want you to spend all your recesses out-of-doors. If you don't care to play games, then have a walking race with some of your friends. Stir about enough to fill your lungs with fresh air and make your blood circulate more freely.

"In addition to these two parts of the experiment there is a third. You do not always wear the most sensible things, and perhaps this explains where some of your spending-money goes. Now that the weather is rainy and cold, you ought to protect yourself with high boots and rubbers. Instead of that, much of the time you wear thin stockings and pumps, which are fit only to wear in the house. It would be much better for you

to save your money and buy warm stockings, sensible shoes, good rubbers, and overshoes.

"Now, if for three months you are willing to go without candy and pickles and eat only nourishing food, to keep out-of-doors all that you can, and to put your pumps and thin stockings away until next summer, I will try to persuade your mother and the doctor to let you stay in school for three months longer. At the end of that time, if you have followed my suggestions, I think the doctor will say you are almost well."

"But the doctor didn't tell me not to eat candy," Mary said appealingly.

Miss Elwood looked a little stern as she answered: "He probably doesn't know that you spend twenty-five cents each week on such things. Do you want me to explain this to him?"

Mary was earnest in her protests, and at once promised to make the experiment.

"You must not let this spoil your good times, Mary," her teacher said kindly. "Remember that nobody can be happy without good health."

The experiment was not an easy one. Mary at first accepted candy from her schoolmates, although her conscience told her that this was not fair. But after a little she held to the rule to eat cookies and all very sweet things only after regular meals. She was sur-

prised to find that after a dinner of meat and potato or a supper of simple, nourishing food she could not eat more than two or three pieces of candy.

Mary and her brother Robert had always called milk babies' food, and had refused to drink it with their meals. To Mrs. Emery's surprise, soon after Mary's talk with her teacher, she asked if she could have a glass of milk with her supper. Robert at once spoke up: "Babies' food! I thought you had outgrown long dresses years ago."

"Well, you'd better not talk. It's a secret. I can't tell you about it now, but for three months I'm going to drink milk every night," answered Mary.

Robert was much impressed by the idea of a secret, and teased to be told what it was, but his sister refused to explain.

One day, a few weeks later, Miss Elwood telephoned to her principal and asked him to come to her room a moment. It was recess time, and when the principal appeared Miss Elwood called him to the window and pointed out a group of girls. Mary Emery was teaching several of her friends to vault a sawhorse that the carpenters had been using. No one could do it quite so well as Mary herself, but they were all trying.

"Who is the leader?" asked the principal.

"Mary Emery," replied the teacher.

"Not the sickly girl that you were afraid wouldn't be promoted?"

"The very same," and Miss Elwood smiled at the astonished look on the principal's face.

"How did you do it, Miss Elwood?"

"Mary is doing it herself. I will tell you about it later."

The result of the experiment was that Mary gained six pounds, lost her headaches, saved two dollars, and did not lose a day at school. Not only this, but Mary's mother was saved a large doctor's bill, and Mary at least a half-year's time at school.

The person who always takes the best possible care of his health, saves himself both time and money. Many girls and boys fail in their written tests just because they have been sitting up too late at night, or eating too much sweet food. Of course there is always the chance that a boy who has failed may make up for failures by studying extra hard. But this is a waste of time, for he needs all this energy for new work. The boy who is always trying to make up for time lost through sickness, when he gets out into the world will have to compete with the boy who is always well.

Men who are interested in the health of school-children have figured out that it takes the pupils who attend school in a building improperly heated, lighted, and ven-

tilated nearly two years longer to complete the course of eight grades than it does those children whose school is sanitary in every way. That is why old school buildings are being torn down or made over. The health of the boys and girls of our nation is regarded as of the greatest value, and towns and cities are willing to spend large sums of money to provide clean, sanitary buildings for school purposes. No boy or girl wants to spend two years more than is necessary in preparing for the high school. But the school cannot do everything. If the pupils are given a warm, airy building, they must do their part to keep well.

A group of schoolboys was one day heard discussing Henry Fowler's "bad luck." They had just had a written test in arithmetic, and three of the questions were on factoring. Henry had been sick with a severe cold when the class had studied factoring.

"Oh, Henry," suggested one of the boys, "I think Miss Elwood would excuse you on those questions if you asked her. You couldn't help being sick."

After a little urging Henry went to his teacher, and asked if she would please not mark him on the factoring examples. He explained that he had been sick, and promised to make up the work as soon as possible. Miss Elwood said she would consider the matter. But when she found that Henry was wasteful of his time, that he

had caught cold by splashing in a shallow pond all one Saturday afternoon, and had not tried to make up the behindhand work, she went to the principal.

The next day the principal talked with Henry a long time.

"The boys who are going to be the important men in a few years," he said, "are those who are the most saving of their health and their time now. You are much more likely to have another hard cold because your body has already been weakened by one. The city is paying for your schooling whether you are present or not. Therefore when you are sick you are not only spending money for medicine and a doctor, but you are wasting your mother's time and your teacher's. Do you think this is quite fair? Your teacher is here every day, and every day the lessons are on time. If Miss Elwood should happen to be too ill to come to school, the city would provide another teacher, so that not a single pupil should be cheated of help in his studies. Your teacher has to take the greatest care of her health in order to be here every day. If she were as careless about her eating and the way she spent her spare time as you are, all the pupils would be behind in their lessons."

Henry said nothing further to the boys about getting excused from his examination. He had learned a lesson, and there were no more foolish Saturday afternoons.

Health is wasted not only by school boys and girls, but by those who have left school and gone to work. A New York business man who employs many boys and young men says that when he has to hire a new boy, he always looks for one brought up in the country. One of the reasons that he gives is that the country boy is apt to be healthier, and therefore more valuable for business purposes than a city boy. He has eaten hearty, nourishing food, and has had plenty of fresh air and exercise. He hasn't formed the bad habit of spending money for sodas and cigarettes. The business man knows that the boy who smokes and has the soda habit is wasting both money and health. And no young person can hope to be successful without good health.

A large department store in New York City has had so many absences from work that the managers have been studying to see what the matter was. Since the store employs several hundred girls and young women, it was losing money by the frequent absences, and of course the girls were also losing money. The managers decided that many girls did not know how to keep well, and also did not realize the value of keeping well. They therefore fitted up in the store a splendid gymnasium, with spray baths and a lounging-room. Now each girl has to be examined by the gymnasium director, and to spend a certain amount of time each day doing gym-



nastic exercises. It costs this store several thousand dollars each year to help care for the health of its girl employees. But it is cheaper to do this than to have the girls absent every few days.

Sickness is always expensive for somebody—the school, the store, or the home. It pays to keep well.

### III

#### THE SAVINGS-BANK

William Hayes had an aunt who every year sent him five dollars for Christmas. The year that William was twelve he was especially eager for Christmas to come, because he wanted an Indian blanket for his room, and a punching-bag for the little gymnasium that he had in the attic. The expected letter came and was kept unopened until Christmas morning. But it was with a very sober face that William handed the letter to his mother after he had read it.

"Dear William," the letter began, "you are now old enough to start a bank account, and I am therefore sending you a check for five dollars for you to put into a savings-bank. It is not to be spent now. I hope that you will add to it as often as possible, so that when you are through the high school you will have a tidy little sum to help you to go to college, or to get a start in some business. Many a man owes his success to the few dollars that he had saved to help him when through school."

"Well, I call that pretty mean!" said William. He almost wanted to cry, he was so disappointed.

"If Aunt Mary had ever been a boy she would have known better than that," he grumbled.

"Come, come," said his father. "You're only showing how silly and ignorant you are by such remarks. Of course, you ought to start a bank account right away. How much money of your own have you?"

"Only a dollar, and I shall need that toward a punching-bag, so long as I can't spend Aunt Mary's money."

Mr. Hayes seemed not to hear the last part of William's remark, and said: "Since you don't have to go to school tomorrow, you can bring the six dollars down to my office at eleven o'clock, and I will take you to lunch. Then we will go to the bank."

William's face lighted up, for of all the things that he liked best, lunching with his father stood at the head of the list.

Just then his sister Miriam, three years younger than he, interrupted with: "Let me see your money from Aunt Mary."

"That!" she said in disgust, as William handed her the check. "Why, that's only a piece of paper."

"It stands for money, nevertheless," said the boy. "Father can take this to the bank, and they will give him a five-dollar bill for it."

"Isn't that queer?" And Miriam carefully read aloud what was printed and written on the paper.

\$5.00	NEW YORK, Dec. 21, 1914.
THE FIRST NATIONAL BANK	
Pay to the order of William Hayes.....	
Five.....	Dollars
No. 62	MARY H. ALLEN.

"We don't live in New York," said Miriam. "How can a bank in New York pay you the money unless you are there?"

William looked quite important as he explained what he had just learned about checks in school.

"You see, Aunt Mary keeps some of her money in this New York bank, and when she wants to pay a bill or give a present of money, she writes out this kind of order. Father can take this to any bank where they know him, and get it turned into money. The bank that pays the money to father will collect the same amount from the New York bank where Aunt Mary's money is."

Miriam looked as if she didn't quite understand, but asked no further questions.

The next day William blacked his shoes and cleaned

his finger-nails without being reminded to do so by his mother. He wanted to look his best, for the restaurant where his father always took him seemed pretty fine, and the men who talked with his father looked big and important.

As he ate he listened to the conversation of the men. It interested him, even if he couldn't understand it all.

"If we can get the Merchants Bank to let us have five thousand dollars by Friday," said one of the men, "we can put this deal through."

"Money is so tight," said another man, "that the banks are only making short-time loans, but I suppose you don't need this for more than two months."

It was the Merchants Bank in which William was going to deposit his money, and he was all attention; but just then his father said that if they expected to get to the bank before it closed they would have to be going.

"Father," said William, "those must be very rich men to talk of borrowing five thousand dollars."

"No, my son," replied Mr. Hayes. "They are simply keen business men."

"I guess I should like to be a business man. Do you suppose I can?"

"I hope so," said the father. "That's why I am having you start your bank account today. To become a good business man you must know how to save money,

how to invest money, and how to spend money. Today I am showing you one way to invest your six dollars. The bank will pay you four cents a year for every dollar that you put into it. This means that your six dollars will earn twenty-four cents a year. This is investing your money. But, of course, you can't invest money until you have saved or earned it."

They entered a large granite building which had marble floors and rich furnishings.

William was awed by the grandeur of the place and by the sight of so many earnest-looking men. He began to feel quite important, for he had already made up his mind that he should be a business man just as soon as he was old enough.

They had to stand in line, for there were men, women, boys, and even girls, waiting their turn.

"What are we waiting for?" asked William impatiently.

"Why," answered his father, "there are twenty people ahead of us who have brought money to leave here."

"Whew!" exclaimed William under his breath.

Just then a plainly dressed woman who stood in front of William turned around, and he was surprised to hear his father say: "How do you do, Mrs. O'Brien."

"I wonder who she is," thought William. "She doesn't look as if she had any money." But when they

reached the window he noticed that she gave the clerk ten dollars.

"Who was that woman, father?"

"She is the dust-woman at our office. She doesn't earn much, but she is sensible and thrifty. Half the people who put money in the savings-banks are poor people. They are often wiser than the rich."

When it came William's turn to stand at the window, Mr. Hayes said: "This is my son William, Mr. Parker. He's starting in today to be a business man. He has six dollars for you."

When he left home William had intended to keep the dollar, and put in only the five that his aunt had sent, but he had now decided that every cent he could get should go into the bank. So he handed the teller the check and ten ten-cent pieces.

He had already written his name in ink on the back of the check to show that it had passed through his hands. No bank will give money for a check that does not have on it the signature of the person whose name appears after the words "Pay to the order of."

"Mr. Parker, I wish you would tell William about how much money you handle in here."

"It varies, of course," said Mr. Parker. "Day before yesterday we took in about thirty thousand dollars." At this William started.

"And what do you do with the money?"

"We always keep a large amount here so that we can pay back money to those who want to take it out again. The rest we lend to business men and others. Day before yesterday we lent about ten thousand dollars. The men who borrow from us pay at least six per cent interest."

"So you see, William," said his father, "the bank earns six cents for each of your dollars, so that it can pay you four cents. The other two cents go for expenses."

"Perhaps those men at the restaurant will get my six dollars," said William.

"Perhaps so, but the book that Mr. Parker has given you shows that you have opened a savings account with the bank, and at any time you can demand a part or all of your six dollars. This is your deposit, or pass-book. When you get older and have more money, you will want to start what they call a 'commercial account,' and have a check-book. Your commercial account would draw little or no interest, however, and would be useful only in paying bills by means of checks. But every business man must have such an account, for it would take too much of his time to pay everybody in money."

That night William was telling his mother about Mrs. O'Brien, the dust-woman.



"What you say reminds me of my wash-woman," said his mother. "One day she came here earlier than usual, and said she must leave by twelve o'clock. I asked her why, and she told me she wanted to reach the bank before it closed. I supposed, of course, she intended to draw out some of her hard-earned savings. But I was wrong."

"I have three bank books," she said proudly. "I own my house, though a poor enough thing it is, and it's almost two thousand dollars that I have in the bank."

"I told her," said Mrs. Hayes, "that I was proud to have such a wash-woman, and I am."

Mr. Hayes was right in making William start a savings account. Just to feel that he had a few dollars invested in a great bank made him much more thoughtful about how he spent his money. Often when he was tempted to spend ten cents for soda for himself and his chum, he would think: "No, it only takes ten tens to make a dollar, and I can put the dollar in the bank where it will earn four cents."

One day as a business man entered his bank he passed a foreigner who looked so out of place there that he asked the teller who he was.

"Why, he's one of our largest depositors," replied the teller.

"What's the joke?" asked the man.

"There's no joke at all," said the teller. "He works in the tannery, and earns three dollars a day. He evidently lives on ten dollars a week, for he puts an average of eight dollars a week in the bank. He has five of the brightest-eyed children you ever saw. They don't look starved, either."

The business man looked puzzled. "But what is he saving his money for? Why doesn't he spend all that he earns and get some enjoyment out of life? I don't believe in poor people scrimping along like that."

"We bank men can't agree with you. If it were not for the savings of people like this, we shouldn't have money to lend to men with which to carry on their business. Then, too, these poor folks have the greatest enjoyment in saving. Wasn't that man's face beaming when he went out? It's a real pleasure to me to have him come in. But," he added as he turned back to his desk, "he won't always be poor."

It was perhaps six months after this that the same business man noticed a new fruit-stand at the corner near which he had his shoes shined. He stopped to buy an orange, and to his astonishment looked into the same beaming face that he had seen at the bank.

"Well, well, Tony!" he exclaimed. "What does this mean? I thought you worked in the tannery?"

"I work now for myself," he said.

The man stepped into the bank and accosted the teller with: "Your smiling friend has just started out in the fruit business, I see."

"Yes," said the teller; "he has drawn out all his money except fifty dollars. He'll be a rich man yet, perhaps. You know that valuable piece of land at the end of your street? The Italian who has had the fruit stand on Market Street for years has just bought that lot."

"I wonder how they do it? I can't seem to get money enough to buy any land."

The teller looked very wise as he said: "You and I and many other people who are earning good salaries might learn a lesson from these foreigners who can't speak good English yet."

One day in a large city where many foreigners live, Esther Rubin went to her teacher with sixty cents in pennies, and asked if she would keep it for her.

"I earned it," she said proudly. "But we keep many lodgers at my house, and perhaps they will steal it."

Miss Emerson was puzzled at first to know what was best to do. Finally, she went to the principal, and asked if she could start a school savings-bank in her room. "A good many schools are doing this now," she said.

"That's a splendid idea," agreed the principal, "and I think we should plan to have a school bank for all the rooms."

The result was that a school savings-bank was started at once, and Esther Rubin's sixty pennies was the first deposit made in it. On the first banking day almost ten dollars was paid in by Miss Emerson's room. Each pupil received a deposit card, showing the date and the amount of money deposited. If a girl wanted to draw money out, she had to write on a slip of paper how much she wanted, and what it was to be spent for. She then handed this with her card to the teacher.

One day Miss Emerson found on her desk Ruth Clark's deposit card, with this slip:

"I should please like to draw out twenty cents so that I can go to the movies."

"Why, Ruth," said Miss Emerson, "I thought it only cost ten cents for a seat at the moving-picture show."

Ruth looked a little embarrassed as she explained: "But I want to go again tomorrow night."

"Two nights running? I didn't know that they had new pictures every night."

"They don't," said Ruth, "but I think it's fun to go even if I have seen the pictures before."

Miss Emerson looked so astonished that Ruth began to feel queer.

"You may all give me your attention for a few minutes," Miss Emerson said to the class. "I want to tell you about a woman that I know who has spoiled her home by what I call the moving-picture habit. She goes at least five nights every week. Sometimes she sees the same pictures two or three times, but she doesn't seem to care. She used to be a bright little woman and had a cheerful home. But now you would hardly know her. She is fretful, pale, and discontented. She sees so many pictures of homes that are much more beautiful than hers, and of women who have fine clothes, that she is always complaining because she has so little. She doesn't keep her house tidy, as she once did.

"Any person who goes to a moving-picture show as often as this woman does is spending money and time and health foolishly. To spend two hours every night in the hot, close air of a moving-picture theatre is bad for anybody.

"Now," continued Miss Emerson, "how many of you are willing to promise me not to go to one of these entertainments oftener than once a week?"

Everybody promised, and perhaps this was the reason that on the next school banking day twenty dollars was added to the deposits already made.

## IV

### THE "MAKING-OVER" CLUB

Mr. Sanborn had looked very grave when he came home to supper, hot and tired, the first night of June. And after supper, when Ellen and Herbert went out in the back yard to play a game, he quietly handed his wife a letter. This was from the company for which Mr. Sanborn worked, and said that, while they regretted having to do it, they had decided to run the shop on half-time for the next three months, and perhaps longer. Times were dull everywhere, and the iron shop was only one of many concerns that found it difficult to keep going.

"Never mind, John," said Mrs. Sanborn to her husband. "The children and I will help you. As long as we can pay the rent and get a little something to eat we shall be all right. There are plenty of ways of saving money, even when there isn't much coming in."

The next morning after breakfast, while Ellen was washing dishes and Herbert was drying them, Mrs. Sanborn explained about their father's bad news.

"Now I have a plan to propose," said Mrs. Sanborn cheerfully. "This will have to be a 'making-over' year. There can be no new clothes, no new shoes unless absolutely necessary, no new furniture. I know that we can do this for father, and I want you both to think up all the ways in which we can help him."

"Does that mean that I'll have to hire out as an errand boy this summer?" asked Herbert.

Ellen looked puzzled and troubled. "Oh, mother, I wanted a new party dress this year. Mine is faded and dreadfully old-fashioned. Can't I have just one new dress?"

Her mother only said: "That is something you must think over a little longer. What I want to know now is, will you and Herbert help father out? I am going to appoint you both a Committee on 'Making Over.' I want you to put on your thinking caps, and next Saturday we will have a report."

"That won't be half bad, will it, Helen?" exclaimed Herbert. "But I know I can think of more ways of saving than you can. Girls' heads are always full of plans about dresses and pianos and such things."

"Is that so?" said Ellen with some indignation.

Ellen promised herself that she would be just as brave and helpful as Herbert, but she did want a new party dress. And she had hoped and hoped for a piano, so

that she could take music lessons as Ella Ward and Mary Perkins and all the other girls did.

Monday night after school, Mrs. Sanborn said: "I think it would help you in your reports if you should take paper and pencil, and make a careful inspection of the house. Ellen, why don't you spend an hour in the attic looking over the boxes of old hats and dresses and pieces? Herbert can inspect the cellar and the shed. I'm not going to make any more suggestions. Just use your eyes and your wits."

When supper was ready Mrs. Sanborn had to call several times before she got any response from Ellen. At length she came down with rumpled hair and dusty face, looking quite excited.

"I shan't tell anything, so you needn't ask," she said as she looked at Herbert.

"Nobody's going to. I've got enough on my mind as it is," replied her brother.

Mr. Sanborn laughed at the signs of excitement on the two children's faces. "What's this all about?" he asked.

"It's a secret!" Ellen and Herbert said, at the same time.

It was difficult to get Ellen to bed that night; when she wasn't making trips up to the attic she was figuring or making sketches on paper. She not only explored



the attic, but got her mother's permission to go through all the clothes closets.

When Saturday came both Herbert and Ellen wanted to make their report immediately after breakfast, but Mrs. Sanborn said: "Dishes first!"

Just as the clock struck ten the committee seated themselves at the kitchen table, where Mrs. Sanborn was kneading bread.

"Let Ellen make her report first," suggested Herbert. "If you don't, she won't listen to a word of mine."

Ellen was too much in earnest even to reply to her brother's good-natured taunt. This is what she read from her paper:

I have examined one attic and three clothes closets. I have found twenty-one things that can be made over or used in such a way as to save father money. These are the things:

*Three Pairs of Shoes.* One pair needs new heels and ought to be thoroughly blacked, and then I can wear them to school. Another pair are men's shoes and might do for father to wear to work on rainy days to save his good ones. The other pair may fit Herbert; if they don't, perhaps the shoemaker would take them in payment for putting new heels onto the shoes that I can wear.

*Old Dotted-Muslin Curtains.* These are long curtains, but the tops are torn and stained. When the tops are cut off, there will be enough good muslin left to make either a thin waist for me, or sash curtains for the dining-room.

*Three Old Striped Shirts of Father's.* They are torn out around the neck, and the buttons are missing, but I think mother could make them over for Herbert.

*Three White Cotton Skirts.* These could be made over into petticoats for mother and me. I found a lot of embroidery in a pasteboard box, and we could use some of this for trimming.

*Almost Three Yards of Wide Sash Ribbon.* This is blue with pink roses. It is badly mussed, but it can be washed and ironed, and will look almost as good as new.

Here Herbert pounded the floor in applause.

"Good work!" he said. "I don't believe you thought that up yourself."

"Will the meeting come to order at once?" said Mrs. Sanborn.

"Surely," said Herbert. "Go ahead, but wait until you hear me."

"Well," said Ellen, "it is just because of this ribbon

that I shall not have to buy a new party dress. I am going to help mother dye my white muslin blue, and then make this blue and pink ribbon into a butterfly sash to wear at the back."

Herbert gave a low whistle, but made no other comment, and Ellen continued:

*Two Summer Hats and One Winter Hat.* Besides these there are different flowers and pieces of velvet ribbon, and probably some of these could be used for trimming over.

*An Old Table-Cloth.* This has a pretty vine pattern, and could be made into a square lunch-cloth. There would have to be a seam right through the middle, but that ought not to bother us.

*Two Partly Worn-out Sheets.* When any of our pillow slips wear out, we can make new ones out of these.

*An Old Winter Coat of Father's, and Two Woollen Dresses that Were Mother's.* I don't know just what could be done with these. Perhaps mother will suggest something later.

Just here Herbert groaned. "I suppose I am in for a made-over winter coat. All I ask is that Ellen also have a made-over dress."

---

"Well," said Ellen, "I've already made up my mind not to wear anything for a whole year that isn't made over. Esther Hapgood and I are going to see which can go the longer without having anything new."

"Well, I never!" exclaimed Herbert. "I suppose you will have a 'Making-Over' Club the next thing."

"That wouldn't be a bad idea," said Mrs. Sanborn. "Esther's father has been laid off on half-time, and I'm sure they are as poor as we—but finish your report, Ellen."

*Two Big Packing-Boxes Full of Pieces.* These ought to be sorted out, some of them sold to the ragman, and the rest kept for use in mending or making guimpes.

*A Big Lamp with a Green-Paper Shade.* Mary Cummings has lamps in her house. She says her mother thinks they are prettier than gaslights, and, anyway, oil is cheaper than gas. Why couldn't we use this in the sitting-room and save the gas?

"Wouldn't save enough to pay," said Herbert.

"I'm not so sure," said Mrs. Sanborn. "We will look into that. You have certainly made a good report, Ellen. Every ten cents that we can save will be a help, for ten cents will buy two pounds of sugar, and two pounds of sugar can be made to last us a week."

When Herbert's turn came at last, he rose with mock ceremony, bowed to his mother and Ellen, and said:

My report is short and very important. I have examined the woodshed and the cellar, and this is what I find:

In the cellar there is a lot of stuff that could be sold for old junk. I have put all this in the corner nearest the door, and this afternoon I am going to ask a junk-dealer to look at it and make us an offer.

There are some packing-cases, soap-boxes, etc., which could be chopped up for kindling-wood. This would probably last us all summer, and save buying until fall. I will do the chopping.

I don't know how this next idea will strike mother, but I think we could get along without ice this summer. You see the east corner of the house is built right into a bank, and the same corner of the cellar is almost as cold as an ice-chest. We could rig up some boxes in this corner to keep the milk and butter and such things in. Of course, this would mean extra going up and down stairs, but we can all help.

Herbert looked pointedly at Ellen, and continued:

At the back of the shed I found a lot of cans of paint and some papers of seeds. I don't know what

we can do with the paint, but I have a scheme for using the seeds. The other day in school the principal told us how thrifty the German people are. Many of them plant their whole yard to vegetables. And even if they have only a little strip at the side and back as we have, they make it into a garden.

At recess I asked the principal if he thought I could make any money out of a garden in our yard. He told me to dig down under the turf and bring him a sample of the soil. I carried him some of the soil, and he had it tested to see if it was rich enough to grow vegetables without fertilizer. He said it was, and if I would start in at once to dig up and plant, he thought I could have a good garden this year.

"Isn't it rather late to start a garden?" asked Mrs. Sanborn.

"Not if I plant the right things, the principal said. Lettuce, winter carrots, and tomato-plants can be planted now."

"I shall miss the green-grass yard," said Mrs. Sanborn with a sigh, "but I think your idea is a good one. Do you realize how much hard work it will mean, Herbert?"

"Yes, and Henry Wilkins and Bob Marshall are going to help me. You see, I shall help them, too."

"Oh, ho!" said Ellen. "So you're forming a 'Making-Over' Club, too, are you? We girls are going to make over clothes, and you will make over yards. What a scheme!"

Just then a knock at the kitchen door startled them all. Mrs. Sanborn opened it, and who should stand there but Mr. Green, the principal of the school that Herbert and Ellen attended!

"I came to talk with Herbert about his garden," he said with a smile.

"That is very good of you," said Mrs. Sanborn cordially. "Come right in. Ellen and Herbert are my Committee on Making Over, and they have just made their reports. You see, my husband is only working half-time now, and we must economize in every way possible." Mrs. Sanborn went on to explain about the reports, and the principal became greatly interested.

"You have given me an idea," he said. "Hard times have affected a lot of people this year, especially the families of our school. I think it would be a good thing if we could organize a school 'Making-Over' Club. If I invite all the parents of our pupils to come to the school next Friday afternoon, will you come? And will you let me tell them about your plan?"

Mrs. Sanborn assented, and as Mr. Green and Her-

bert went out to look over the yard, Ellen danced up and down with excitement.

"Keep your thinking cap on, Ellen," said her mother, "and perhaps you will have some more helpful suggestions that we can give to Mr. Green."



## V

### THE "MAKING-OVER" CLUB

*(Continued)*

Before Friday came Mr. Green had called on Mrs. Sanborn several times to talk over plans. Tired and somewhat discouraged though he was, Mr. Sanborn became greatly interested also.

"Seems almost like celebrating some good news," he said. "You wouldn't think to see the goings on that my pay envelope was to be cut in two, would you?"

"No," his wife answered thoughtfully; "but, as Mr. Green said, I believe that we can have a good time all summer long, and the children will learn many valuable lessons that might never be taught them in school."

"Perhaps you are right. At the shop today John Estabrook was saying that being poor might be just what our children needed to make them ambitious. Almost every successful man in this country was once a poor boy, and had to make his way himself." Mr. Sanborn was silent a minute.

"Why, look at Joel Hammond, who lives up on Fairview Hill," he continued. "His mother was doing

washings twenty years ago. He had to leave school and get to work when he was fourteen. I don't know just what he did at first, but for a time he was earning six dollars a week in an automobile repair-shop, helping wash machines and doing odd jobs. He got interested, used to study nights, and after a while they let him run a car.

"Then he was chauffeur for a year or two, but he liked best to fuss over the insides of the cars, so he took a repairer's job, and by the time he was twenty was earning twenty-five dollars a week. They say he could take any car to pieces and put it together again. He was always staying around at night long after the other men had gone home, and one day he invented some part or other, and that is how he became rich. Herbert may be a rich man yet, and take us sightseeing in a big automobile. How should you like that?" And Mr. Sanborn turned to his wife with a smile.

"Very much," answered his wife. "But I shall be satisfied if our children learn how to earn their own living and to be wholesome and happy. People can be happy if they are not rich."

"Hello, father!" piped up a voice from the open window. "How do you like the looks of my farm? You didn't think that parsnips, peas, carrots, and potatoes could grow in your side yard, did you?"

"I certainly didn't, but when a boy of thirteen makes up his mind to do a thing he can accomplish wonders. I agree to pick off all the potato-bugs."

"You're too late, father," said Herbert regretfully. "Mr. Green has organized all the boys on these three streets into a 'Home-Garden' Club. Each boy is to have a yard garden, and we are going to help each other. The potato-bug boy has already been chosen. This boy will work his own garden mostly, but he will also keep watch of the potato-vines in all the gardens."

"Well, that sounds like business," his father remarked, "but even so, I shouldn't wonder if he'd accept a little help on the potato-bugs. You bring him round, and I'll tell him he can look on me as an assistant. But explain more about this club. It sounds good."

"There isn't much to tell, except that each boy is responsible for his own garden. In addition, each one of us is what Mr. Green called a specialist on some one thing. Elmer Harrison is to be a specialist on potato-bugs. I am to be one on sprays, and another boy will find out all he can about fertilizers. Frederick Emery is the specialist on selling. You see, if I raise more potatoes than we need at home, I shall tell Frederick, and he will see if any of the other boys want to swap something with me. If he can't arrange a trade of that kind, then he will try to sell them for me. I shan't have to pay him,

because he is doing this for the good of the club. I help him by looking at his garden every little while and telling him when any of his plants need to be sprayed with powder or liquid. I am finding out about this from the seed store, and from a book that we have at school. Of course, I can sell my vegetables myself if I want to. Frederick is to help out only when we need him."

"Doesn't look as if you would have much time for baseball," Mr. Sanborn said mischievously.

A little cloud passed over Herbert's face. "Perhaps not," he said, "but I guess we'll have great bunches of muscle for football in September." And Mr. Sanborn agreed.

"Oh, I forgot to tell you about watering," said Herbert. "If we don't have rain enough our gardens may suffer for water, and only two of the boys have garden hose. Well, our club is going to rent these two pieces of hose, and the hose committee, Evans and Wood, will carry them around to the different houses as they are needed."

"Well," said Mr. Sanborn as he turned away, "either you are an enterprising lot of boys, or else you have an enterprising principal."

"Perhaps it is both," the boy answered quickly.

The schoolhouse meeting on Friday was a great suc-

cess. Mr. Green explained about the Home-Garden Club that had been formed on three streets, and said that he should be glad to assist in forming others. The idea in every case was to help out the home by growing vegetables, so that fewer things would have to be bought at the stores. The vegetables and plants that he recommended were lettuce, beets, parsnips, carrots, peas, beans, and potatoes. Of course, one boy could not grow all these, but no garden, Mr. Green said, was too small for at least two vegetables. He also advised everybody to plant rhubarb roots, and to start a Concord grape-vine, since both of these grow rapidly and on almost any soil.

Rhubarb can be made into many appetizing dishes and is easily canned for winter use. Grapes are valuable both as a food and as a relish. They can be made into jelly, or juice, or preserves. In any of these forms they can be sold at good prices. The principal told of one girl who had earned all the money for her first year at college by making and selling grape juice, grape jelly, and apple jelly.

Mr. Green also explained about Mrs. Sanborn's "making-over" scheme, and urged everybody to try it. He promised to help any boy or any mother in every way possible.

"I am perfectly sure," he said, "that no boy or girl

who has really learned how to work will ever be very poor. I should not hesitate to give the highest recommendation to any boy who this summer plants and takes care of his own garden, and in the fall has a good crop, which he either sells or stores for his own use.

"I can say the same thing about any girl who learns to cook and to sew," continued the principal. "It is, of course, necessary for you boys and girls to learn all that you can of arithmetic, history, and geography. But if, in addition to these, you do not also learn how to work, you may not be able to earn your own living when you are out of school."

As Mr. Green said this, some of the audience looked ill at ease. Perhaps the boys were remembering the coal and wood that they hated to bring up from the cellar, and the girls were thinking of the hot kitchens and the dirty dishes. Almost as if he had read their thoughts, the principal continued:

"Some girls seem to think that washing dishes is something that anybody can do without taking pains. But I'm going to tell you what will surprise you. Last September a wealthy woman, who has a very beautiful house, came to my office at the school and asked me to recommend a girl to come to her house every evening except Sunday to do the dinner dishes. That would be

about an hour's work each day. I told her there were at least a dozen girls that I could recommend.

"‘Yes,’ she said, ‘but are you sure they really know how to wash fine china and glass and silver? All my china is expensive, and only one who is careful can be trusted with it. I have tried six different girls this last year. All of them said they could do the work, but not one was satisfactory.’

"At first," said Mr. Green, "I could hardly believe that any girl could not wash dishes acceptably. But that night I asked my wife about it, and she agreed that few girls knew how to wash and wipe dishes so that they were clean and shiny, and to handle them without making nicks or cracks. And as for silver, it seems that most girls know very little about keeping it bright and clean.

"Well, after a time I did find a girl who pleased the woman, and now she is earning two dollars a week working one hour a day at dish-washing. She not only knows how to wash the dishes, but she can clean the dish-pans and the sink, and leave the dish-cloth and the wiping towels clean and sweet.

"Even if you have cheap dishes, common glass, and plated silver at home, there is no reason why you should not learn how to care for them properly. Even a five-cent coffee-cup should not be nicked, and boiling-hot

water ought not to be turned over the plainest of white crockery plates, for it may crackle them. And wouldn't you rather drink water out of a clear, shining glass than out of one that is dull and covered with lint?"

Here Mr. Green said that his time was up, but that Miss Elwell, one of his teachers, would meet in Room 10 any of the girls and their mothers who wanted to form a summer "Making-Over" Club. This club would give most of its time to making over clothes, but it might later take up other experiments, such as making jellies, canning rhubarb, drying apples, and the like.

"Goody, goody, goody!" whispered Ellen to her mother. "Miss Elwell is our prettiest teacher, and she has be-u-tiful dresses. One of the girls says she is rich."

"Well, that certainly isn't true, Ellen," said her mother. "Mr. Green himself told me that Miss Elwell is quite poor. She only gets seven hundred dollars a year, and while that may seem to you like a good deal of money, she has little to spend on herself because she helps support a mother and an invalid brother. What should you say, Ellen, if I told you that Miss Elwell makes all her own dresses and trims her own hats?"

"Why, mother!" Ellen gasped. "She couldn't. She has lovely things. Today in school she had on a sky-



blue dress that just matched her eyes, and she looked so sweet that I wanted to hug her."

"Miss Elwell is certainly charming," replied her mother, "but she certainly does make all her own clothes. That is why Mr. Green has asked her to take charge of the 'Making-Over' Club."

During the summer that followed there were making-over committees in more than twenty homes. With Miss Elwell to show them how, the girls and their mothers made from old dresses and pieces enough clothes for the coming fall and winter. It was wonderful how a ruffle here and a fold there could be made to cover up worn and faded spots.

Miss Elwell helped each girl and each mother to cut out a simple skirt and waist pattern that fitted exactly. From such a pattern a dress could easily be cut. The idea was to start with the simple-model pattern, and then with tucks, yokes, trimmings, etc., to add touches that made each dress different from the others. As Mrs. Sanborn said, when a girl could make one style of dress well, it was a simple matter for her to learn to make others. So they all practised making one dress that would both fit well and look well.

Miss Elwell was very willing to tell the girls the secrets of her own pretty clothes. She said she had learned that crêpes were among the most desirable dress goods

to buy. She used cotton crêpes for her summer dresses, and woollen crêpes for her winter ones. A good crêpe can be bought for twenty-five cents a yard, and sometimes for fifteen cents. If it is shrunk well before being made up, it will give no trouble. All crêpes wash easily, and require no starching and little ironing. There is something dainty and graceful about these goods which makes them especially suitable for summer wear, Miss Elwell thought. And even for winter, she said she had found that dark blue or dark brown wool crêpes were satisfactory. These she washed either in warm water or in naphtha.

One advantage in using crêpes, she explained, was the time saved in washing and ironing; they also wore better. Dress goods which have to be heavily starched and ironed each time that they are washed, wear out much sooner than goods which can be simply cleansed with warm water and good soap, and do not require strong powders and fluids to remove the dirt.

At the end of the summer the entire Sanborn family agreed that they never had had a pleasanter time. They not only managed to live on Mr. Sanborn's half-pay, but they saved a few dollars to put in the savings-bank. They voted the "Making-Over" Committee a great success, and decided that it ought to serve whether the shop ran on full time or half-time.

The first Friday of the fall term each teacher in the school spent the whole afternoon hearing reports from the members of the different Making-Over and Home-Garden Clubs, and the principal congratulated them on their good work in a highly complimentary speech.

## VI

### WISE SPENDING

The chief industry of Mansfield, a small thriving town, was the making of nails, in which were employed nearly two thousand men and boys. One day the news was spread about that the owner of the nail factory, Alfred Heywood, had bought the big brick house on Emerson Hill, and intended to move into town right away. The boys and girls were on tiptoe with excitement, for it was said that Mr. Heywood had two sons, one fourteen and the other sixteen years old, and a daughter twelve years old.

"I suppose," said one, "the Heywood girl will have to go to our school even if she is rich, because it is the only one in town."

"No, she won't," said another. "Rich girls have tutors or governesses. It is absurd to suppose she will come to a common school like ours."

Remarks of this kind were heard on every side. One story about the boys was that each of them had an automobile of his own. One girl insisted that the family had ten servants, not including a coachman and a chauff-

feur. When the new family finally arrived, the public school had been in session three weeks. On the following Monday most of the pupils were at school earlier than usual, so as to be sure not to miss seeing the newcomers if they appeared.

And they were not disappointed, for at eight-thirty Mr. Heywood himself, the two boys, and the girl arrived. The pupils had almost to rub their eyes to believe what they saw, for the Heywoods came on foot without display of any kind.

"Huh," said Margaret Armstrong, "her dress isn't as good as mine."

"No," answered her chum; "and her hat hasn't a single flower on it."

"Well, I don't believe they're so rich after all," said another girl.

One of the teachers who happened to be passing just then overheard the last two remarks and stopped to say: "Do you want me to tell you something, girls? Don't you know that the people who are really worth while are always modest and careful in their dress? They never make a foolish display of anything, however rich they may be. And it would be especially foolish to wear expensive, showy clothes to school."

These words of the teacher sobered the girls somewhat, and Margaret looked a little ashamed, for she

had worn her best clothes to school that day just because she was afraid of feeling ill-dressed beside the Heywood girl.

The older Heywood boy, James, entered the graduating class of the high school, and Edgar, the younger one, fitted into the second-year class. Mabel Heywood was placed in the seventh grade and, to the great delight of Margaret, was assigned a seat just across the aisle from hers. Margaret had a good chance to observe the newcomer. Her dress was a brown gingham of a soft, pretty shade, but much darker than Margaret thought suitable for the daughter of a rich man. It was simply made with a tucked yoke. Her hair ribbon, brown to match the dress, was neither the heavy watered silk nor the satin that Margaret admired so much—it was plain, washable silk. In spite of the ordinary appearance of Mabel's clothes, Margaret decided that she should like the girl. She noticed that her finger-nails were clean, shining, and curved, and that she wore no rings or jewelry of any kind. Margaret looked around the room at the other pupils, but could not see another girl who did not wear a fancy pin or ring or bracelet of some kind. Even Annie Toley, whose father was dead and whose mother went out cleaning by the day, wore a coral pin and a big gold bracelet.

At recess time, on the boys' side of the school, a little

crowd gathered around James Heywood, urging him to come to a meeting of the football team the next Saturday afternoon.

"I'm sorry, but I can't," he said. "You see I'm going to work in the factory Saturdays."

"Oh, come now, do you expect us to believe that?" asked one of the boys bluntly.

"That's honest. I'm starting in this year to learn father's business. That's the chief reason why we moved here. I can play football or anything else school days after school, but not on Saturdays."

In another part of the school yard Margaret was talking with Mabel.

"Which kind of hair ribbons do you like best—watered silk or satin?" Margaret asked, in an attempt to get acquainted.

"Why, I never thought. I don't believe I ever had a satin one. The one I have on is a kind of silk that washes and irons. Mother says these last longer than any other kind. But yours is very pretty," she added quickly.

During the weeks that followed, there were a good many surprises in the town. Naturally the interest of most of the townspeople centred in the new factory owner's family, but as the weeks went by it became evident that they lived very much as other people did.

Mr. Heywood had a fine large automobile, but he kept no regular chauffeur. The one man that he employed about the house could run the machine when necessary, and so could James, the older Heywood boy. It was he and his brother Edgar who had to wash the car and keep it clean. Many a time Edgar had to refuse an invitation to some Saturday frolic with the other boys because the car needed to be cleaned, and as the boys trooped past his house he would answer their call by tossing his sponge into the air.

Before Thanksgiving time half the boys in town were begging their fathers to let them raise chickens in their back yards. The reason given every time was: "Edgar Heywood does it to earn money."

As soon as the Heywoods were settled in their new home Edgar bought ten hens with a part of his monthly spending-money. He also bought the lumber for the chicken-house out of his allowance, and built it himself with a little help from the chauffeur. Mr. Heywood had permitted his son to try the chicken experiment on the condition that he take the whole care of the chickens, and keep them from running wild. So, in addition to a hen-house, Edgar had to fence in a run for the chickens. He found that this would take two dollars more than he had in his tin box, so he asked his father to help him out.



"Why, I thought this was your affair, Edgar," Mr. Heywood said. "Do you want me to buy you out and run the chicken-yard myself?"

"No, of course not," Edgar answered. "All I want is a little help."

"Oh, I see, you want a loan of two dollars. Yes, I'll lend you the money. For how long do you want it?"

Edgar thought a moment. "Two months, I guess. I shall need all my allowance this month to buy grain for the hens."

"All right," said his father. "Write out a promissory note and give it to me after supper, and I will have the money ready for you."

Edgar was up in his workroom in the attic of the barn making out this note when two of the schoolboys came in to see him.

"I'm in debt. No sodas this month," were the words with which he greeted them. And he held up the slip of paper on which he had written:

October 7, 1915.

Two months from date I promise to pay my father, Alfred Heywood, two dollars and twenty-five cents (the twenty-five cents being interest).

EDGAR HEYWOOD.

"You don't mean that your father wouldn't give you any money to help you out?" asked one of the boys in astonishment.

"Well, this is business, you see. I'm buying the hens to make money, and it wouldn't be real business if I used somebody else's money. Of course, if I borrow money that is different."

The boys looked unconvinced, and Edgar continued, eager to justify his father.

"Father says no boy ever grew up into a successful business man unless he learned business habits. So I have to keep account of every cent I spend both for fun and for business. When I get short of money, if it is absolutely necessary, I borrow from father or mother or James. And every time I borrow I write out a promissory note, just as if I were a real business man borrowing money from a bank."

"Yes," said one of the boys, "but suppose that at the end of two months you couldn't pay, what then?"

"I always have paid, but if when the time was almost up I found that I wasn't going to have the money, I should try to do some extra work to earn it, or if I couldn't do that, I should ask father to extend the note for a few weeks."

"Would he do that?" asked one of his questioners.

"Yes, if I had a good reason for not having the money.

But if I had bought a new bat or a new pair of skates after he lent me the money, he probably wouldn't renew the note."

"But what could he do? If you didn't have the money, you couldn't give it to him, could you?"

"No, but father would expect me to sell enough of my hens to make up two dollars and twenty-five cents. Otherwise I should lose my credit, as father calls it. He says that the only way to succeed in business is always to keep your promises. If I didn't keep my promise to pay that two dollars and a quarter at just such a date, father wouldn't trust me another time. And I would rather be trusted by father than by any other man I know."

"That sounds all right to me, Edgar," said one of his visitors, "but what about that twenty-five cents? Isn't that pretty high interest? If you put two dollars in a savings-bank at four per cent interest you would only get eight cents interest for a whole year, and two months' interest would only amount to one and one-third cents."

"Father says he always has to pay more interest on a short-time loan than on a long one, and then you see I have given him no security. The credit of a bank is almost always good, but with a man or a boy all kinds of things may happen to prevent him from paying back

the money that he has borrowed. So a person usually has to pay more interest than a bank would, because the risk is greater."

Here Edgar's face broke into a smile.

"Once in a while father borrows from me," he said. "Last summer he took me to Cincinnati one day on a business trip. We went on a mileage ticket, but when we reached the city father discovered that he hadn't a cent with him. He thought we should have to telegraph home for some money, but I had five dollars with me that I was going to use in buying some padded football trousers. I told father he could borrow that if it was enough, and I'd wait for the trousers.

"He offered to give me a note for the money, and pay me a dollar interest. But I wouldn't let him do that. I didn't think it was honorable to take advantage of him. Father said I was right; a person ought never to take advantage of another person's trouble. He paid me back by doing me a favor. We went to the store, picked out the trousers, and ordered them sent home C. O. D., in care of father."

"What are you going to do with the money that you make on your hens?" asked one of the boys.

"Just save it. Put it in the bank until I need it for something. I've got two hundred dollars in the bank now that I earned myself," he said proudly.

In spite of the fact that Edgar and James Heywood did not have so much time for football, baseball, fishing, and the like, as most of the other boys, they soon became very popular. It was not unusual to hear a boy say: "This is the way Edgar does," or, "I'm going to ask James about that."

Mabel, too, became a favorite with the girls of her own age. She was always good-natured and ready for a good time, and never acted superior or critical. One day she asked five of her classmates that she knew best to come to her house to supper the next evening. This was the first time that any of the girls had been invited into the "big house" since the Heywoods had moved in.

Margaret was all in a flutter, and her mother spent most of the evening washing and ironing her best white skirt and dress. She did up her hair in twelve crimpers instead of four, as usual. The next evening the five girls, all in white dresses and gay ribbons, went in great eagerness to the house on the hill. Mrs. Heywood and Mabel met them in the hall, and Mabel took them up into her room to leave their coats and hats.

Margaret thought Mabel would probably change her dress while they waited for her, but it was soon evident that she was already dressed for the evening. She had on a dark-blue challis, which was sprinkled over with tiny dark-red rosebuds, and the ribbon in her hair

matched the rosebuds. Her hair was neatly braided, but did not look any more crimped than it was every day at school.

After supper when the girls were up-stairs in Mabel's room looking over some pictures, they got to talking about dress. "Don't you like white dresses?" Margaret asked Mabel.

"Yes," answered Mabel, "but mother won't let me wear white starched dresses much. It is so hard to keep them looking well, and in hot weather it takes so much time and strength to iron them."

"But don't you have a maid to iron them for you?" insisted Margaret.

"We have only one maid, and if she had to iron many starched clothes she wouldn't have time for much else. Mother says I may have as many white dresses as I am willing to iron myself. So I have one white dotted muslin. Most of my other thin dresses are challis, or crêpe, or seersucker, and don't need starching."

Mabel, seeing that it would please the girls, brought out from her closet her summer dresses, and showed them to her visitors. Then they went down into the big living-room and played games until it was time to go home.

When Margaret told her mother about her good time, she added: "Everything is so plain! Why, they haven't as many vases as we have!"

"Perhaps we have too many. I think so every time I dust them," her mother said. "I was reading last night that rich people often know how to live cheaper and save themselves more work than poor people do. And if a family like the Heywoods can have plainly furnished rooms, and raise hens, and wear clothes that wash easily, I don't see why we can't."

And so they could, and did, and so may any sensible family.

## VII

### SPARE TIME

One December day, not many years ago, a fourteen-year old boy stood on the rude wooden platform of the railroad station at Banks, Alabama. He looked excited and a little awed, for men, women, and children had come to see him off. And when the train pulled in the boys hurraed, and the men shook hands with him and wished him a successful trip. His father waved his hat from his seat in the farm wagon and turned the horse toward home.

This boy was a Corn Club prize-winner, and was taking the most eventful trip of his life. He was going to Washington to see the Capitol of the nation, and also to call on the Secretary of Agriculture and the President. When he reached Washington he was met by a government official and taken to a big hotel, with elevators, soft carpets, and a dining-room with hundreds of tables. At the hotel his guide introduced him to ten other boys of about his age, who also had come from distant towns.

These eleven boys spent seven busy days sightseeing in and about Washington. They had a trip down the



Potomac to Mount Vernon; they were shown the government buildings and other objects of interest. They were received at the White House by the President, and were given special cards of admission to the Senate and the House of Representatives. When they visited Congress they were introduced to the senators and representatives from their own States, who talked with them as if they were grown men.

The boys accepted an invitation to meet the Committee on Agriculture of the House of Representatives, and for two hours the busy statesmen talked earnestly with them. A stenographer took down every word that they said, and all this was later printed. The boys also made a visit to the office of the Secretary of Agriculture, where they were received with great courtesy, and had their photographs taken. The Secretary told them that the whole country was amazed to learn what schoolboys under sixteen years of age could do.

And what were the wonderful things these boys had done? They had not fought in battle, nor had they saved anybody's life. They were merely Corn Club prize-winners. Each of them had raised an acre of corn. In all the Southern States schoolboys had been organized into clubs, each boy promising to raise an acre of corn, and to do all the work of planting, harvesting, and selling himself. In addition to the first prize of a trip

to Washington, there were smaller prizes of money, farm animals, and tools, books on agriculture, watches, clothes, and the like.

The fact that ten country boys, instead of spending their spare time fishing and hunting, had used it to raise an acre of corn is not in itself wonderful. But in addition to the eleven prize-winners who visited Washington, 46,225 other boys also raised an acre of corn each. This means that in one year the Southern States, through these boys, raised nearly 50,000 more acres of corn than ever before. Counting 150 bushels to an acre, and \$1.00 the net price per bushel, the value of the boys' corn crop was about \$7,000,000. It is no wonder, then, that congressmen were interested in boys who could actually earn millions of dollars a year in spare time.

The whole world has been astonished at what the Corn Club boys have been able to do. They keep up their school work and home chores just as they always have; raising corn is only an extra task. Many boys have had better and larger crops than their fathers. One of the prize-winners walked three miles to school, but in spite of the fact that he did not have so much time for farm work as some of the other boys, he had a prize acre. Of course, much of the work can be done during the summer vacation, but the hardest part—ploughing and planting—comes during the school time.

The Corn Club boys are scientific farmers. When a boy wants to join a club he notifies his teacher, and either the teacher or some other school official enrolls him in the nearest organization. His name is sent to both the State and the national department of agriculture, and he receives full instructions as to what to do. Of course, he has to agree to raise his crop according to the same rules that the other boys are observing, or he could not try for the prizes. But he is glad to do this. An ambitious boy is always eager to do things the right way.

The girls on the farm, like the boys, are now using their spare time to save and earn money. They have formed tomato clubs, canning clubs, and the like. These are the requirements for membership in a tomato club:

1. The girl must not be less than ten nor more than eighteen years old.

2. She must plant one-tenth of an acre of land.

3. She must follow carefully the directions sent her by the United States Department of Agriculture.

4. She must plan her own crop and do her own work. Heavy work may be hired, but the time must be charged.

5. When she counts up her expenses she must use the same prices as the other club members: one dollar for the rent of the land; ten cents an hour for assistance; two dollars a ton for manure.

6. Her garden and the crop must be carefully measured by two persons who are not her relatives.

Each girl is supposed not to sell her tomatoes unless she can get a good price for them. If the market price is low when her tomatoes are ready for sale, she cans them for winter use—either to sell or to eat at home. It is considered a waste of time and money to sell a good article at too low a price. Thus the club teaches the girls to be good business women and to value even their spare time.

This is the account of one Tomato Club girl:

PAID	
Rent of land .....	\$1.00
Planting .....	.50
Manure and fertilizer .....	3.00
Cultivation .....	1.00
Gathering .....	1.50
Cans and canning outfit .....	8.27
Cost of canning .....	4.50
Total expense .....	<u>\$19.77</u>
RECEIVED	
Cash sales of fresh vegetables .....	\$8.00
Cash sales of canned goods .....	25.00
Value of vegetables used at home .....	10.00
Total receipts .....	<u>\$43.00</u>
Less expenses .....	19.77
Net profit .....	<u>\$23.23</u>

Some girls have done still better, as the following net profits of different members show: \$78.37, \$60.51, \$67.53, \$67.73, \$74.80.

The club members have had such unusual success that many girls who live in districts where there are no clubs have raised tomatoes by themselves.

Home-canned tomatoes are usually purer and better in every way than those canned in large factories. A good supply of these for winter use can be made a source of pleasure to any family. An appetizing supper dish for cold winter nights is tomato toast and hot cocoa made with milk. A whole family can make a meal on these two things. The tomato toast is made from thick, even slices of bread, toasted brown and well buttered, with the hot tomato turned over them.

Many kinds of nourishing soups are made from home-canned tomatoes. Beef soup is much improved by the addition of a cupful of tomato to a quart of the broth. At a girls' summer camp, where only the most healthful, nourishing food is served, twice a week the supper consists of tomato bisque, cream of tartar biscuit, cold apple sauce, and milk. This tomato soup is delicious and nourishing. The canned tomatoes are strained, and to a quart of the strained hot juice is added a pinch of soda and a quart of hot milk. The milk is poured into the juice slowly. After the two are stirred together they

must not be allowed to boil, or the acid of the tomato will curdle the milk. The mixture is peppered and salted as desired.

Another simple tomato dish is scalloped tomatoes. This is made of tomato and dried bread crumbs, sweetened, salted, and buttered—if butter is not too expensive—and baked in the oven. A tomato omelet is a plain omelet with hot tomato folded in. Every housekeeper knows many other inexpensive and wholesome dishes that can be made with canned tomatoes. Therefore, any girl may be sure that her work will be appreciated and will actually save her family money.

During the late summer and the fall there are berries and fruits that can be bought by the bushel and canned in spare time. The chief expense is for the fruit and the sugar, but some things, like blueberries, are best when they are only moderately sweet. Most families like pies and shortcakes made with raspberries, blueberries, etc. One large family, in which there are four hearty boys, often makes its evening meal of soup of some kind, blueberry shortcake, and milk.

Any girl who is willing to work can find some way of using her spare time to help out the preserve closet.

A noted man has said: "If I know what a boy does in his spare time, I can tell you what kind of man he will be." This statement was meant to include girls

also. And surely the Corn Club boys and the Tomato Club girls will grow up into thrifty, successful men and women.

A woman once visited a large city school, and as the principal took her into one room he said: "Do you see that girl in the fourth seat of the third row? She is going to make a capable woman, and if she goes into business, she will be worth a great deal of money to somebody."

"How do you know?" asked the woman in surprise. "There are many other children who look much brighter than she."

"Yes, there are a dozen pupils in this room that are quicker to learn than she, and can usually make a better recitation. But Ellen is almost the only girl in the school who wastes no time in studying her lessons, and who makes good use of her spare time."

"Spare time?" interrupted the visitor. "I didn't know that you let your pupils have any spare time in school. I thought the teachers were supposed to keep their classes busy every minute."

"No teacher can possibly see that forty different persons are busy all the time," replied the principal. "Suppose, for example, that this is the hour when the A division is studying history, and the B division is reciting arithmetic. Ellen is a hard worker, and she may finish

her history lesson ten minutes before the period is up. Instead of doing nothing, or scribbling or fooling, Ellen turns at once to something that is worth while. She never wastes a minute. I'm not sure, but I think she is doing some spare-time work now," and the principal looked at his watch. "Follow me and we will walk through the aisles to see the pupils' desk-work. Notice particularly what Ellen is doing."

A good many pupils fidgeted nervously and pretended to be studying industriously as the visitor and the principal passed. Ellen, however, seemed too busy even to look up, and gave a little start when the principal spoke.

"What are you doing, Ellen?" he asked with an interested smile.

"I'm just making up some pass-in books," she said. "I always make them up ahead."

"Won't you explain to this friend of mine what a pass-in book is?" the principal asked.

"Why," said Ellen, "all our written work has to be handed in on paper five inches wide and eight inches long, with the sheets fastened together in some way. So I make little books by folding large sheets, and sewing them with white thread. Then they are ready for use. I now have enough made to last until next Friday."

"What do you do with that red ink?" asked the visitor.



"Oh," said Ellen, a little embarrassed, "I don't always use that. But when I have time, I like to make a fancy border for the first page of the book." And she opened her desk and took up a booklet on which in black and red inks she had drawn a neat scroll border to enclose her name, grade, date, and the title of the paper.

When they left the room the principal said: "Any girl who has the habit of using her spare time to such good advantage will make a good business woman."

"But surely you don't believe in girls and boys working every minute?"

"No, indeed. In one of the grades I have a boy, Harold Smith, who, like Ellen, knows how to use his spare minutes. Much of his time he spends playing football and baseball. While he plays, he plays hard. Why, half the boys in the playground are wasting play time, just as inside here they are wasting study time. Watch a crowd at recess. How many of them are playing with a zest? Very few. They run around a few minutes, and then get in a corner and talk or look on. I believe that it is wrong to waste pleasure time and play time as well as to waste work time.

"In school Harold is busy every minute. If there is a window to be fixed, or an errand to do, Harold always has time to do it without spoiling his lessons. I asked

his mother what he did with himself at home, and she said: 'He never wastes a minute. When he isn't playing with the boys or working in the yard, he is reading. He certainly gets pleasure out of everything.'"

If we always do earnestly and eagerly whatever we have to do, whether it is work or play, we shall be happier and more successful than those who let many of their minutes go to waste.

## VIII

### ONE WAY OUT

The most tumbled-down farm on the Stony Brook road was the Currier place. Since Silas Currier had been sick with pneumonia, two years before, everything had gone wrong. He had been slow in gaining strength, and could do only about half the work of an able-bodied farmer. And, worst of all, he was the only man on the place. His wife and the three children did the best they could, but the oldest boy, John, was only fourteen, and it seemed to take all their time to attend to the housework, look after the hens, and make the butter. The neighbors had begun to say: "Poor Lucy [Mrs. Currier]! It's such a pity she had to go and marry a good-for-nothing man. She used to be a smart girl."

But one day something happened. When the five-o'clock stage rumbled down the road, instead of passing, as it usually did, it stopped and waited while a stout, middle-aged man came to the door. Mrs. Currier answered the knock, and to the stranger's "Can you take me in for the night? I want to look over some timber

in this section," she said: "If you will put up with what we have, you are welcome."

The Currier farm, while on a main road, was twelve miles from a railroad station, so that, while hundreds of automobiles passed the house every week, a visitor was a rare occurrence. It was, therefore, not strange that the whole household should be a little excited. John confided to his twelve-year-old brother, Alphonse, that he bet him two agates "he's some big bug—something like a Rockefeller. Anyway, ma's going to have griddle-cakes for supper, just on account of him."

When the stranger, who called himself Hayes, had eaten his sixth griddle-cake with maple-syrup, he said: "Finest meal I've had for a year. You are a splendid cook, Mrs. Currier. And that syrup—my, I should like to take some of that back home with me. Will you sell me some, Mr. Currier? I'll have the stage take it over to Ozark and ship it from there by freight. How much is it?"

"Oh, well, it's rather late in the season for good syrup, so I calculate I'll let you have it for seventy-five cents a gallon."

"You farmers are the biggest cheats I know," was the stranger's astonishing reply. "You cheat yourselves all the time, and that's why a lot of you are poor and stay poor. Down in the city they always charge

more for an article when it begins to get scarce. What you should have said is:

"Why, this is extra fine quality and you can't pick it up everywhere this time of year, so while the early price is seventy-five cents, I'll have to charge you one dollar and fifty cents. I would have paid it in a minute."

"Well, it isn't more'n once in a dozen years that we see anybody in these parts who doesn't try to beat us down to nothing," said Mr. Currier.

Mr. Hayes tried to explain that the farmers ought not to allow themselves to be beaten down.

"You owe it to your children and your wife to make as much money as you can honestly," he said.

Dishes were almost forgotten, as Mr. Currier and his wife and Mr. Hayes talked about the problems of farming. On the way over in the stage Mr. Hayes had asked the driver about the prosperity of the different farmers, and when he heard that the Curriers were considered the poorest family in that section, he had said to himself: "I'll stop off there and see if I can't help them out a bit."

Mr. Hayes held an important position at Washington in the Department of Agriculture, and was more interested in the farmers of the country than in any other class of people. He was always saying: "The farmers

are the finest folks in the world. They aren't afraid of work, and they make the best kind of citizens. I'd rather have my sons brought up on a farm than in the city or even in a town. It's the farmers that keep the cities going."

When Mrs. Currier had finished her dishes and sent the children to bed, she joined the two men. Mr. Hayes greeted her with—

"I've been trying to tell your husband that if he will take better care of his health for a while he'll feel as well and be able to do as much work as before he was sick. Nothing takes so much of a person's strength and ambition as pneumonia. He ought to eat rich, rare beef once every day, and instead of three meals, for a time he ought to have four. City folks eat three and they don't work so many hours a day as you do. From five till seven is a pretty long pull. He doesn't need to eat a lot of different things, but you just try making him eat milk, eggs, beef, and stews, and four times instead of three, and in six months he won't know himself. Instead of drinking tea at every meal, make it once a day, and all of you take milk or chocolate or hot broth the other two times. Your tough roosters will make good broth and won't cost you much.

"Honestly, Mrs. Currier, I believe you and your husband have a wonderfully fine farm here, and I can't

think of a single reason why you shouldn't prosper so that when your children are ready you can give them a good education. But the first thing is to build up Mr. Currier's health. In addition to the four meals, I wish he would try taking a short nap in the middle of the day. After the twelve-o'clock dinner he ought to lie down for a half-hour. When your husband is like himself again, I'm sure things will look brighter."

"Yes, but we can't do much without money," Mrs. Currier replied. "Our barn is almost falling to pieces and we ought to have another cow, and until Silas gets strong enough to work as he used to we need a hired man through the summer. But it's useless to think of that because we simply can't get any money. I'm strong and well, but I can't do everything."

"Can't you borrow five hundred dollars by taking out a mortgage on your farm?"

"I don't believe anybody would lend us money on this place without charging us ten per cent interest," said Mr. Currier.

"Yes, but you don't know that until you've tried. Your wife looks like a good business woman. What she wants to do is to get the names of all the people who have money to invest for twenty miles around and then try one after another for a loan. Say that you will pay six per cent and no more, and don't act as if you ex-

pected to be turned down. If you can't raise the money up here, I'll find somebody in the city to lend it, but I think you'll get it here."

Mr. Hayes had insisted on being called to eat breakfast with the family, so they all sat down together by lamplight the next morning.

"This is a really old-fashioned house, isn't it?" Mr. Hayes remarked between his mouthfuls of oatmeal. "I had a bright idea last night when I kept hearing the honk-honk of the automobiles. There isn't any kind of a place between Clinton, ten miles north of here, and Ozark, twelve miles south, where anybody can be sure of getting a good meal. And these automobile travellers are the hungriest kind of folks. This little valley is as pretty as a picture, and with a few changes your rooms could be made to look as they did forty years ago; the attractions of the scenery and of your house would draw people like a magnet—especially if you would feed them. If I were you I should put up a sign-board down by the road with something like this printed on it:

HOME-COOKED FOOD FOR SALE

HOT AND COLD DRINKS AND SANDWICHES SERVED  
HERE



Winter and summer I should keep that sign up, and I believe you would make money. Your children could help you out a good deal."

Mrs. Currier talked over this idea with John and Alphonse while Mr. Hayes went off over the mountain with her husband looking at timber. Even eight-year-old Esther listened eagerly, and said she could help make sandwiches.

"Let's paint the sign right off," suggested John, "and show it to Mr. Hayes when he comes back."

He hunted around the barn until he found a weather-beaten board, and with the help of his mother inserted the words in green paint.

"Do you think we'll make a hundred dollars?" asked Alphonse, who thought that to own a hundred dollars would make a family rich.

"There's no telling," said his mother. "The more I think about it the more I like the idea. I wonder that I never thought of it myself. In hot, dusty weather I am pretty sure my raspberry shrub and ginger shake would taste good to folks."

When the men returned it was already dark and supper was on the table.

"You'll have a queer supper tonight," said Mrs. Currier with a laugh. "I'm going to try on you some of the things I could make to sell. I want you to tell me

what is good and what isn't. Do you suppose you could stand three kinds of drinks?"

"I'm sure I could," said Mr. Currier; "I'm as hungry as a bear. We climbed the mountain and came back by the stage road. Mr. Hayes says we've got some fine timber up there. And what do you suppose? He says we could get enough timber out of the poorer growth to build a barn. So I'm going to get that out this winter, have it dressed at the mill, and start the barn in the spring."

For a while everything was forgotten but the novel supper.

There were cheese-and-jelly sandwiches, made out of Dutch cheese and wild-grape jelly; cheese-and-nut sandwiches, made of cream cheese and butternuts; plain bread-and-butter sandwiches, spread thick with delicious butter; large spicy doughnuts; elderberry wine; raspberry shrub; ginger shake made of cider vinegar, molasses, and water; plain cake with a thick frosting of maple-sugar and shagbark walnuts.

"Of course I can make other things, but I didn't have time today. Coffee, eggs, and the like I should have to fix when they were wanted," said Mrs. Currier.

"Perfectly delicious," was the verdict pronounced by Mr. Hayes on everything that he ate.

"I can see that I don't need to say another thing,

Mrs. Currier; you can work out your plans better than I possibly could do it for you."

He approved of the sign—green paint and all. "You'll want to have a lantern hung over it after dark so as to get evening trade, too," he said.

What interested John more than anything else was the talk, after supper, about the timber on the mountainside.

"Did you know, Mrs. Currier, that you and your husband are really rich people?" said Mr. Hayes, while John and Alphonse looked at him in blank astonishment.

"You own half a mountain of the finest timber land in this part of the country, and fifteen acres of rich valley land. That is greater wealth than nine-tenths of the city folks have. Only a few city and town people have any property except their furniture and clothes. They live in rented houses and spend most of their money in paying rent, buying food at high prices, and trying to have a good time. At the end of the year they often have nothing to show for the money they have spent.

"Here in the country every fence that you build, every tree that you plant, is so much added to your wealth. When you get a new barn and have your house repaired, one of these days some man with a fat pocket-book will turn his automobile up to your side door and ask how

much you'll sell for. He will offer you a big sum—for there's many a city man that would pay dearly for a summer home with a mountain as a back yard—but you'll tell him it's good enough for you to keep."

The secret ambition of John's had been some day to go to the city to live, for he had an idea that if he was ever going to be rich he would have to get a job in the city. Mr. Hayes had seen the astonished look in the boys' eyes and the next morning asked them to go for a tramp with him.

"If your father owned a big estate near a large city and kept a lot of servants, horses, and automobiles, he wouldn't have anything finer than these woods. In the spring he's going to send to the State Department of Agriculture and get three hundred spruce seedlings to plant. By cutting out only a few trees at a time and planting new ones he can make this land more valuable every year.

"One thing I want to show you is these wild grapevines. Every fall there is a large demand in the cities for wild grapes to use in making jelly and preserves. Your mother can use most of them, and the rest you can sell. Therefore, you want to take care of these vines, and start a new one once in a while."

"I never knew that folks planted things in the woods," said Alphonse in surprise.

"That's one of the best places to plant the right kind of things," replied Mr. Hayes, "since forest soil is always rich. Then up in the clearing I saw a few raspberry bushes. Raspberry jellies, shrub, and jams always bring good prices, so I suggest that you two boys start out to see what you can do with that clearing. Set out a hundred more cuttings this year and a hundred next. See that not a berry goes to waste. I think you'll have great fun with it."

When Mr. Hayes left by the evening stage the whole family felt as if they were losing a real friend.

"Oh, you'll hear from me," he said. "I'm going to write to you every once in a while and ask how you are getting on."

"He has done us more good than if he had given us money," said Mrs. Currier.

"He seems to think folks can make money even if they do live in the country," was John's comment.

## IX

### ONE WAY OUT

*(Continued)*

About a week after Mr. Hayes's departure Mrs. Currier harnessed up old Jerry, put a sack of grain into the wagon, and a lunch for herself, and set out down the river road. She was off on an all day's trip to find some one who would lend them five hundred dollars. Never had her courage been greater than on that morning.

"And it's all because of one man," she said to the horse. "Why, what under the sun is that?" she exclaimed. She had rounded a bend in the river and intended to turn the horse up the mountain road at the left, but a new sign-post caught her eye.

HAND-MADE TOYS FOR SALE

INQUIRE WITHIN

In amazement she read and re-read these words. Then she laughed. "So, old Hiram Johnson, that every-

body says is a lazy ne'er-do-well, has taken to working. Guess he's had the same visitor as we have had. Think I'll drop in a minute."

So she turned into the drive that led up to the house. While she was getting out, Hiram came to the door, leaning heavily on his cane, for he was badly crippled with rheumatism.

"I suppose you saw my sign," he said, "and came to see what it's all about."

Mrs. Currier noticed that while the house was as untidy as ever, it seemed cleaner. Even Hiram himself in some way looked different.

Before she could ask a question, however, her host said: "Sit down and let me tell you about it. The other day the stage stopped to leave my paper, and along came a stranger who said he wanted to stay all night. It's been some time since anybody has wanted to put up here, but I said he was welcome if he could get along on tea and crackers, for that's all I had just then. My rheumatism was particularly bad that day, so I said if he wanted a fire in his bedroom he would have to make it.

"Well, do you know, he made himself just as much at home as if he'd known me all his life. He said his father was a farmer, and used to have rheumatism just as bad as I. When he found how poor I was, and how Si Pierce

was going to foreclose the mortgage next spring, he got real interested, and said there ought to be some way out of that. I almost laughed in his face when he asked me if there wasn't some kind of work I could do. I told him I hadn't been able to walk farther than the barn for two years. I said: 'I can't do much but whittle to pass the time away, and there isn't any money in whittling.'

"To make a long story short, he wanted me to try whittling out toys to sell to automobilists. At first it seemed just worse than hog sense, but he insisted that city folks liked hand-made things, and the wood wouldn't cost me anything, so I'd better try. I'm only making horses and cows and hens now, but later I'm going to make barns and wagons, and the whole outfit."

"Well, I never!" said Mrs. Currier. "That same man stopped up at our house and cheered us up a lot. I guess nobody else would have thought of making wooden toys to sell."

"I've already sold several dollars' worth. See here. I charge twenty-five cents a piece for the hens, and thirty-five for the cows and horses. Later I shall make a larger size and charge more. I told Mr. Hayes nobody would pay high prices like those for toys, but he said he knew better. I suppose half the folks stop just for curiosity, and then they get interested and buy."



When Mrs. Currier again drove on she kept saying to herself: "Well, I never should have thought it," meaning that she hadn't supposed Hiram Johnson would brace up as he had. The call had cheered her, and although the first two men she asked about lending her money had looked thoughtful and shaken their heads, she would not let herself be discouraged.

She stopped for just a minute to call on old Mrs. Sayers, who was deaf and lame, and lived alone with her six big cats. When she told the old lady what she was trying to do, she had nodded approvingly.

"You've got one of the best farms round these parts," said Mrs. Sayers. "Just you keep going, and some day you'll be riding in your automobile," and she laughed shrilly at her own words. She had called after Mrs. Currier when she was driving on: "Stop here on your way back, and I'll make you a cup of tea."

All the afternoon the old lady sat by her window knitting and chuckling to herself. It was fast growing dark before she heard the sound of wheels again, and Mrs. Currier's voice saying: "I won't come in. It's late now, and I've got a lot to do when I get home."

"Did you get your money?" asked the woman. "No? Well, that's too bad. You just come in. I've got something to say."

Mrs. Currier reluctantly hitched old Jerry and came

into the cozy sitting-room where six cats were peacefully sleeping on the sofa and behind the stove.

"Why wouldn't Eben Simonds lend you the five hundred?" the old lady asked abruptly. "He's got so much money he doesn't know what to do with it."

"I don't know, I'm sure," said Mrs. Currier slowly. "He said he'd have to have ten per cent, and he seemed quite indignant when I told him I wouldn't pay over six."

Again the little old lady laughed shrilly. "I know what's the matter," she said. "They all know that you and your husband are hard up, and they think they'll take advantage. But business is business, and six per cent is business. Well, Lucy Currier, I've always admired your pluck. You haven't had a fair chance, and I want to see you have it and win out. I'm going to lend you that money at six per cent, and I'm not doing you a favor, either. The bank only pays me four per cent. Any day next week that you'll come and get me, we'll go over to Ozark and have this fixed up. And don't you tell a living soul where you got the money."

The rest of the way home Mrs. Currier was saying to herself: "If I hadn't started out to get that money Mrs. Sayers never would have offered to lend it. I guess it pays to try."

All that winter the Currier household was a changed

place. As John said: "Even the roosters crow a little louder."

John's sign had been hung out, and in spite of the bad weather and the light travel, hardly a day passed that somebody did not stop for "a drink" or "something to eat." Mrs. Currier had figured out that a cup of coffee cost her only one cent, and that by selling it for five she made a profit of four cents. Often she was asked to fill a thermos bottle, and to pack up some sandwiches. By the first of June she had cleared thirty dollars.

She wrote to Mr. Hayes: "Perhaps that won't seem much to you, but it will pay the first year's interest on that five hundred dollars." And he had replied: "I'm proud of you. Only you aren't charging enough. Coffee like yours is worth more than five cents. Try asking eight cents." But Mrs. Currier said it didn't seem right, and kept to her first price.

With June came the really busy days. Mr. Currier had been obliged to hire a strong young man to help him with the spring and summer work. Mrs. Currier and the boys had every minute taken up with the housework and serving strangers. Occasionally, somebody would leave the stage and ask to be put up over night, and this always meant a dollar. "And it's cheap at that," said one man.

"Huh, anybody could do what Lucy Currier is doing,"

said one of the neighbors. But not everybody would have planned so carefully, nor worked so patiently as she. She had made it a rule from the first not to sell any food or drink that was not as good as she could make it. Consequently, no one who had eaten at her house could say that she was not an expert cook. Everybody wanted to stop there again. Even the Curriers' spring water seemed a little clearer and a little colder than anybody else's.

During the winter at school John and Alphonse had told some of the other boys about the raspberry cuttings that they were going to plant. Most of the boys laughed at the idea, but one of them seemed much interested.

"Say, we've got a lot of blackberries in one of our pastures," he said. "We don't do anything with them. Do you suppose we could make some money if we canned them?"

"Shouldn't wonder," said John. "A man that knows all about farms said that nothing good to eat ought ever to be wasted. We're going to make our grapes and raspberries into shrub, jam, and jelly, and sell it."

So the boy took the suggestion home, and to his surprise his father said: "Yes, that is a good idea. I've always thought that something ought to be done with those blueberries, and with the blackberries, too. I'll let you have all you can make on them, only you'll have

to do all the work. If your mother helps you, of course you must divide the profits with her."

When late fall came the Curriers' new barn was up, and the family felt that better days had indeed come to stay. One night Mr. Currier said to his wife: "I hate to let Frank go"—this was their hired man. "He's a good worker and he needs the money, but I can't afford to keep him all winter."

"What Mr. Hayes wrote in his last letter made me think of Frank," remarked Mrs. Currier. "You remember he said: 'You must pass along the lift that I have tried to give you. Help somebody else to be brave and to find a way out, and you will be making the world happier and richer.' It almost looks to me as if we ought to pass some help along to Frank, but I don't know just how. It seems he is the youngest of his family, and the oldest brother managed it so that when their father died, the farm came to him, and there was no place for Frank."

It was Mr. Currier who finally solved the problem. He had stopped at Hiram Johnson's one day, and at supper said: "Hiram's rheumatism is worse, but he seems to be making money. He made over two hundred dollars this summer, and has a lot of orders for Christmas. He makes a complete barn, one wagon, two horses, two cows, a dog, and some hens, and sells them for seven

dollars. He has orders for seven of those besides other things. But he needs somebody to look after the house and keep it clean. He said he couldn't afford to pay anybody, but he could give room and board. So I was wondering, Frank, if you wouldn't take the job. After snow comes and I begin to cut timber I can give you work, but why don't you take this in the meantime?"

"What did father mean by wanting Frank to do housework?" asked John of his mother that evening.

"Housework is just as much a man's work as it is a woman's," she replied. "It won't hurt Frank a bit—ought to do him good, and, anyway, it means a chance to earn his living."

So Frank became Hiram's helper, for he had the right kind of determination. At Christmas time Mrs. Currier wrote Mr. Hayes:

"Frank can make just as good griddle-cakes as I, and I think we have helped him out a little. By another year perhaps we can keep him through the winter."

Mr. Hayes always thinks of the Curriers as one of his successful experiments. Do you know why?

## X

### BEING POOR

"If only we weren't so poor!" wailed Harriet to her mother one day after school. "Just the minute the girls find that I live on Sheafe Street, they act queerly. I've asked five or six girls down to see me, but none of them come."

Mrs. Johnson's heart ached for her daughter, but her voice was courageous, as she said: "The girls will soon learn that you are just as respectable and just as good a friend, if you are poor and live on a back street. You must have patience, dear."

Harriet began to set the table for supper and said nothing more, but her mother noticed that there were tears in her eyes. She winked them away quickly, however, at the sound of her brother's whistle. Harriet admired her sixteen-year-old brother Paul more than any one except her mother, and she would not for the world have had him think her "one of those grown-up cry-babies" that he often spoke of.

At supper Paul had a piece of good news that proved quite exciting.

"Mr. Elson, one of the members of the firm, called me into his office today and said some nice things. He thinks that I have the making of a good architect in me, and he says it is too bad that I can't go to a technical school for several years. I told him that was impossible. Then I explained that father was an architect and had injured his spine in a railroad accident, and that we all had to go into the country to live until he died. Honestly, mother, after I had told him about you and Harriet and what I wanted to do, he couldn't have treated me better if I had been one of his partners."

"Every man that is worth while has only respect for any boy who is trying to do his best," said his mother gently.

Harriet's eyes glowed, but all that she said was: "Isn't that great, Paul?"

That evening when Paul was drawing at the kitchen table, after Harriet had gone to bed, his mother said: "I want your advice about a little plan that I have in mind. It seems that the girls in Harriet's room are just as silly and vain as girls often are, and they are making poor Harriet unhappy. You see, this isn't the nicest part of town, and I judge by what I have seen, that most of the families on this street are so poor and discouraged that they don't care how they or their houses look. The girls of Harriet's age at school assume that because we live here, we are like our neighbors."



"What's the matter with those girls, anyway?" said Paul.

"Oh, they're only natural," his mother replied. "We are in a way judged by the company that we keep, and by living among shiftless people we seem to make ourselves one of them. If we weren't so poor we shouldn't be living here, but for the present here we must stay.

"Now, my plan is this: We must try to make our neighbors more tidy and self-respecting by showing them that to be poor doesn't mean tumbled-down fences, disorderly yards, and woe-begone faces. This is only a short street, and it could be made attractive if all the houses and yards were well cared for. There is no street in town that has finer trees than the big elms that shade this. Now if we can live up to these elms, nobody can scorn us."

"But how can we do anything with these people? We don't even know most of them by name, and I'm sure that if Harriet chums with these girls the other girls will only look down on her the more."

As Mrs. Johnson explained her plan to Paul, he became as eager as only a big healthy boy can be. The next night on his way home from work he stopped to see the owner of their house, who also owned most of the other houses on Sheafe Street.

"I'm Paul Johnson," he said to the weary-looking

man before him. "Our house at 15 Sheafe Street is badly in need of paint, and I wanted to say that if you will furnish the paint I will do the work. I think the fence ought to be painted, too."

The owner smiled a little as he said: "It would be only a waste of money to do that. If I painted your house I should have to paint them all, and I'd get no thanks for it. None of the houses down there are good investments. The tenants are nearly always behind in their rent, and when a family moves out the house looks as if it had been through a fire."

"Well, sir," and Paul drew himself up proudly. "We are poor but we want to be proud of our street and our house. Wouldn't it help you to get better tenants if you had one neat-looking house?"

It wasn't so much what Paul said as his clean, straightforward manner that made an impression on his landlord.

"Takes some pluck for a poor young fellow like that to come here with such a request," said the man to himself. He agreed to think it over and let the Johnsons know later.

They heard nothing, but on Friday four cans of white paint and one can of green were left at the house. So on Saturday afternoon Paul began his work. The house was a low cottage, and with one ladder, which the owner of the house lent him, he was able to get along. It took

three Saturdays to paint the house, and two evenings to paint the blinds.

"It certainly does set the house off to paint it up," said Paul.

After the green blinds were on, the little cottage was conspicuous the whole length of the short street, and the report was passed along from house to house that the Johnsons "had money" and had bought their house. Mrs. Johnson laughed when one of her neighbors called and asked if this were true.

"Bless you, no," she said. "We're too poor to do more than pay our rent promptly and get a bite to eat. But this is our home, and we want to make it as attractive as possible."

After a little, Harriet fell into the spirit of the undertaking.

"It's almost as much fun as a game," she said one Saturday, as she helped Paul set out some honeysuckle vines. Poor as they were, they had decided to invest five dollars in some shrubbery and vines. By going to the nursery for the plants they got more for their money than they expected. After they had planted woodbine at the corner of the house and had started honeysuckles along the fence, there was one set of roots left over. So, in the evening, Mrs. Johnson called on one of her most untidy neighbors.

"I won't stop," she said. "I just wanted to ask if you wouldn't like to have a honeysuckle vine started up over your piazza. We have some extra roots, and Paul will be glad to set them out for you."

The woman assented in a half-hearted manner, saying: "Things don't seem to grow round here. I don't know why. It isn't much like the country."

After a few minutes' conversation, Mrs. Johnson found her way to the woman's heart by talking with her about the farm in a distant State, where she had lived as a girl.

Little by little the street began to show a respectful attitude toward the new family, and two of the neighbors made determined efforts to repair their fences and clean up their yards. One of the most forlorn houses on the street was owned by a little old woman who lived alone. When Paul one day, at his mother's suggestion, knocked at her back door and asked if he might not cut her grass and mend her fence, she shut the door in his face. But several weeks later, just as they were at supper she came to their back door and asked to see "the young man with the honest blue eyes." Mrs. Johnson made her come in and gave her a cup of tea.

"I haven't always been a poor, cross old woman, and I'm ashamed of the way I treated your boy. I haven't any money to pay him, but if you'll let me do some knit-

ting for you, I shall be glad to have him clean up my yard."

The inside of their house the Johnsons had finished as tastefully as possible without buying anything new.

"We'll always keep our rooms just as we used to before we were so poor," said Mrs. Johnson, "and we can make believe we have a lot of friends who may call on us at any time." So the rooms were always bright and sunny and cheerful. Both Harriet and Paul insisted that they would rather sit in the kitchen evenings, but Mrs. Johnson had her way and every night after the dishes were washed, they lighted the parlor lamp and sat around it until bedtime.

One day Paul asked an office friend out to supper and to spend the evening. His mother had welcomed the idea, but said: "Just remember, Paul, that we are really poor and must not pretend anything else. I can't get up a fancy supper. We will have what we should have anyway, and there will be plenty of it."

"Oh, mother," said Harriet, as she helped set the table, "shouldn't we apologize for not having anything better?"

"No, Harriet. An apology should never be made except when a person has done something rude or unkind. If Paul's friend likes us and enjoys himself, he will be glad to come again."

It was only corn chowder, bread-and-butter sandwiches, hot chocolate, and sponge-cake that they had for supper that night. But there was such fun relating school and office experiences that even Harriet forgot she had wanted to apologize.

After that, once every week the Johnsons had what they laughingly called their "At Home" evening. "We'll all understand," said the mother, "that every Thursday either or both of you may have a friend to supper and to spend the evening. You won't need to ask me beforehand. I shall always be ready."

Every Thursday, when Harriet got home from school, she changed her school dress for her second-best challis and put on her long, white muslin apron that tied over the shoulders in little bows. Her mother put on a special dress and her best white apron. Many Thursdays there were no guests, and the three had their "At Home" all to themselves. They either played games or planned what new thing they could do to help the street. And always they had some simple refreshments. "It looks silly," said Harriet, "to go to all this trouble just for us."

"I don't agree with you," said the mother. "No trouble is too great for me to take for you and Paul. And it is a greater pleasure to me than you can know to have a quiet, happy evening like this."

"Harriet," Paul had said the first Thursday, "let's

practise doing this refreshment act right. I'll do it this time, and you the next. Some day we may have to pass refreshments to a celebrity, and I should like to know how to manage without spilling the coffee all over myself and the fair lady."

"I think we are making some progress with our neighbors," said Mrs. Johnson one day. "Mrs. Hawkes came to the back door yesterday to borrow some sugar. It was just four o'clock, and the parlor looked so cozy and cheerful that I made her come in and sit down while I made her a cup of tea. I used my best china cups and toasted her some crackers, and we had a pleasant chat.

"She asked me if I was expecting company—I was so 'dressed up' and my parlor looked so fine. I said no, I thought more of my own family than I did of any company that I could have, and that I wanted my house and myself to look as attractive as possible all the time. Today I notice that she has been cleaning her parlor. She has taken down those cheap lace curtains, and I hope she won't put them up again."

Mrs. Hawkes had a back-door calling acquaintance with all the families in the street, and soon every woman knew that Mrs. Johnson used her parlor every day and made tea out of a copper teapot that had a lamp under it. After a little, other neighbors began to come to Mrs. Johnson's back door at about four o'clock, and always

there was a cup of tea with sometimes a bit of cake, but often only toasted crackers, and always it was served in the parlor.

Mrs. Johnson took pains to return every call, and always went to the front door. She was so sweet and sympathetic that the neighbors were really glad to see her. Before six months had passed it was Mrs. Johnson who was consulted when Mrs. Mahoney wanted to buy a new chair for her parlor, or Mrs. Evans was going to give a party and did not know what games to play or what refreshments to serve. Front yards and back yards were cleaned up and fences were repaired all along the street. As one man said: "If a young fellow like that Paul Johnson, who works hard all day, isn't too tired to slick up, I guess some of us old folks aren't either."

One Thursday evening they had no guests and were not expecting any, but at eight o'clock the door-bell rang. Paul went to the door, and Harriet and her mother were astonished to hear him greet some man cordially and invite him in. In a moment he was saying: "Mother, this is the owner of our house, Mr. Adams. Mr. Adams, this is my sister Harriet."

Both Harriet and her mother shook hands with the tall, thin man who had a face that looked as if it had forgotten how to smile. After a few minutes of general conversation, Mr. Adams said: "My agent tells me that



you are one of the best tenants we ever had, and I just dropped in to inquire if any repairing was needed. You may not realize it, but there are not many families that take as much care of another person's house as you do. Tenants often seem to feel that a landlord is a heartless person, and they try to get even with him by letting the house and yard go to ruin. I feel sure that most landlords want to do the square thing. At least I want to show how much I appreciate your influence in this neighborhood."

"We are getting to enjoy our neighbors," said Mrs. Johnson. "Many of them were only discouraged."

"What they evidently needed was your example," the man replied. "Most of the families here are not really poor. Probably half the men on this street earn at least twenty dollars a week, and none of them pay over fifteen dollars a month for rent. I long ago discovered that it is not always the people who look and act poor that have the least money."

Harriet excused herself for interrupting, and said: "Mother, which would Mr. Adams prefer, chocolate or tea?"

"Oh, don't trouble, please," said the man in embarrassment.

It took little urging, however, to get him to say that he preferred tea, so while Mrs. Johnson and the landlord

discussed wall-papers, Paul filled the alcohol-lamp under the teapot and Harriet made the tea. When the best china cups and the cake had been brought out, Harriet signalled to Paul to serve, but his eyes said: "No."

So Harriet made believe that the landlord was a real celebrity, and served her mother and their guest as gracefully as if she had done it many times before.

As the door closed behind their landlord, Mrs. Johnson said laughingly: "It must have been that cup of tea that made him say he would repaper three rooms for us and let us select the paper. At first he spoke of doing only two."

And it may have been that cup of tea which finally won Harriet the girl friends that she so much craved. For one evening the next week Mrs. Adams and her daughter Helen called, and Harriet was invited to spend Saturday afternoon at their home.

"The Johnsons don't seem like poor people," said Mrs. Adams to her husband.

"They haven't always been poor," he replied, "and they won't always be. That boy Paul has the right kind of stuff in him, and he has the right kind of mother, and some day they will be able to afford to pay more than fifteen dollars a month rent. I wish there were more people like them; they never complain of their poverty and never apologize."

## XI

### WASTED OLD PEOPLE

Miss Farwell had called on all her pupils except Walter Lewis; she dreaded going to his home, for she was afraid the family were poor. But one cold, snowy Saturday he had driven down the mountain for her in his sleigh, and she had not had the heart to refuse him. It was a slow, uphill ride most of the way, and dinner was ready when they reached the little, low farmhouse on the steep hillside. She was greeted eagerly by Mrs. Lewis, and before they sat down to the table the aged grandfather and grandmother and an invalid aunt came and shook hands with her shyly.

In a soft, mellow voice the grandfather said "grace," and then Walter, his mother, and Miss Farwell talked. The old people and the invalid ate little and said little, but beamed at the school-teacher until she felt almost uncomfortable.

"Yes, we dread the winters," said Mrs. Lewis, as she and Miss Farwell lingered over their tea after the others had been excused. "Since father is too old to get about

much, Walter and I have all the work to do; but we don't mind that. Father, mother, and sister Mary haven't strength enough to do any hard work, and that means that most of the time they must sit around reading or doing nothing. They would gladly help me if they could. In summer they have the flower-garden, and there isn't a finer one in this part of the country, and of course in winter we have a few house-plants, but it doesn't take much time to care for those."

Like every one else who is young and strong, Miss Farwell had never realized that when old people little by little lose their strength time hangs heavily on their hands. After dinner, while Walter and his mother were doing the kitchen work and the barn chores, the grandmother showed Miss Farwell the scrap-books of poetry and recipes that she had made from newspaper clippings. "These aren't of any account," she said, "but they give me something to do."

When they had finished the scrap-books, she went to the bedroom off the sitting-room and brought out some heavy old encyclopedias. "This isn't of much use either," she said in a rueful voice, as she turned the pages and showed pressed ferns, bits of vines, maple-leaves, and different kinds of grasses. Old Mrs. Lewis was so deaf that all Miss Farwell could do was to smile and look interested. At her expression of genuine amaze-

ment at the many different grasses, the old grandfather drew his chair nearer.

"Perhaps you didn't realize there were so many. Most folks don't," he said, and explained to her the names of each kind and where it grew.

"That's simply fascinating," said Miss Farwell. "I should like to be able to remember it all to tell my pupils. Do you suppose your wife would lend me these specimens to take to school? I would be ever so careful of them and send them back by Walter."

When Mr. Lewis put his lips to his wife's ear and explained what Miss Farwell wanted, the old lady became quite excited in her pleasure.

"And if you would be willing to tell me about them again, I'll write it down," said Miss Farwell.

"I should be glad to," said the old man eagerly. "But you leave them for Walter to bring and I'll write out the descriptions."

Miss Farwell assented, for she was beginning to realize what a hard kind of life it was for people who had been strong and active in their younger years, to spend their old age in idleness. And she felt that old Mr. Lewis would welcome the task of writing out the descriptions. "I think I should go insane if I were in their places," she said to herself.

The winter days were short on the mountainside, and

at four o'clock when the lamps were lighted Mr. Lewis said: "Won't you come into Mary's room and visit with her awhile? It's such a treat to have you that we all want a share."

The little bedroom was warmed by an air-tight wood-stove and the invalid sat before it wrapped in a dressing-gown.

"I want to show you my bird diary," she said. "I never was much interested in birds until I fell sick and stayed sick, and then I just had to do something. Probably you don't realize what a blessing it is to have work to do. I use all the old pieces of cloth that I can get for rags to braid into rugs, and I knit all our stockings, but we don't wear out many, and we don't need any more rugs, so it's hard to know what to do. If it wasn't for my diary, I should be pretty unhappy. I've got so that I know all the birds that live round here and those that travel through and just stop for a little while. Every evening I note down those I've seen, what they were doing, and the like. I'm no hand at drawing, but when I see a new bird I make a rough sketch so that I shan't forget how it looked."

"Why, Miss Lewis, I think this diary is perfectly wonderful!" exclaimed Miss Farwell. "I never dreamed there were so many birds in this part of the country, and I don't see how you learned to know them."

"In summer I lie out under the trees and in the edge of the woods for hours, and in winter I scatter crumbs on my window-sills and on the ground, and they come here by the dozen."

"Well," laughed Miss Farwell, "I've just been trying to borrow your mother's collection of grasses, and if I dared I should ask to borrow this diary to read to my children."

"I shouldn't like to part with it," said the invalid, "but won't you let me copy out what you want and send it to you? It would give me something to do."

The next day Miss Farwell wrote to her mother this letter:

DEAR MOTHER:

Please give me some ideas. I want to find something for two old people, a grandfather and a grandmother, and a middle-aged invalid to do. They are poor and would love to have some kind of work, but there's nothing to do. I never thought of it before, but it seems to me that old age is a dreadful waste. I think old people ought to have something to do. Please write at once.

Lovingly,

AMY.

P. S. The middle-aged invalid knits and braids rugs.

Then Miss Farwell wrote a long letter to one of her college professors, asking him if he could suggest some way in which she might help Walter's family. In a few days answers came to both letters. Her professor wrote:

Perhaps you would like to know how we have made the old people in our home useful and therefore happy.

My mother was always a busy woman, but after my father died she came to live with me, and of course we thought that she ought to do no housework, and there seemed to be nothing else. One day she said to me: "Old folks are just wasted, aren't they? There are just as many hours in my day as in yours, but I don't have an hour's work to do." That made me think; I talked it over with my wife, and we agreed to find mother something to occupy her mind and her fingers.

We gave her all our mending and plain sewing, and paid her the \$2.50 a week that we had been paying a seamstress. Then one day she said: "Don't you suppose there are some of the other professors' families that would let me do their plain sewing? You folks don't have enough to keep me busy."

At first it hurt our pride to let the neighbors know



that mother was working, but I knew it was right because it made her happy and useful. Now she averages about ten dollars a week. She insists on paying us a few dollars each week that she calls "board," and then she has enough left to buy her clothes. When you stop to think, isn't this the kind of independence you would like to have when you are old?

Now as to your problem. Isn't there something that the old folks and the invalid can make that you could help them sell? I am interested in that collection of grasses and ferns. Tell the old gentleman that I will pay him ten dollars for several weeks' rent of it, so that I can make notes and sketches to use in my botany classes. And if the invalid can write interestingly about the birds, perhaps I can get some paper to take a monthly letter from her, and pay her a few dollars.

Miss Farwell's eyes were glowing when she finished the professor's letter and opened her mother's.

DEAR DAUGHTER:

I have many times thought it a great pity that simply because people grew old they should have nothing useful to do. I have been thinking hard and

making inquiries since your letter came, and I find that two of the specialty stores here will take all the hand-made baby things they can get. Now, of course, the grandmother can knit, so I am sending you the sizes for stockings, mittens, and petticoats for children from 6 months to 4 years of age. I am also sending the worsted to start on. If the aunt can't knit, I think I can get some orders for braided rugs. If you will send me two or three for specimens I will show them to as many people as possible, and take orders. Haven't yet been able to think of anything for the grandfather.

MOTHER.

Miss Farwell sent a long letter to Walter's mother explaining about the knitting and the rugs, and the following Monday Walter brought a note and a pint bottle of butternut meats.

"Grandfather sent these to you, Miss Farwell," he said. "The folks all think you are wonderful."

"Oh, Walter, I've just had another idea! If you have a lot of butternuts, why can't your grandfather crack them and pack the meats in little boxes? We can send these to the city to sell. A person can almost never buy butternut meats there. I'm sure they would be a success!"

And they were, and so were the stockings, and the mittens, and the rugs. The money that the Lewis family made would not seem a large sum to most people, but to the old folks it was almost too good to be true. And best of all, it made them feel that they were not wasting themselves.

At the spring vacation, when she went home, Miss Farwell and her mother compared experiences.

"Since you first wrote me about the Lewis family, I've been inquiring into what old people in the city do after they get too old to keep up their regular work," said her mother. "Do you remember the Simondses? You know they are rather poor. Well, it seems that Mrs. Simonds's mother lives with them. The old lady was extremely unhappy at having to be dependent on her son, although both he and his wife were as kind as they could be to her. One day she said: 'Why don't you furnish that back bedroom and rent it, Ella?'

"'We haven't any furniture, and I haven't time to look out for a lodger,' was her daughter's reply.

"A day or two later the old lady said: 'I have a plan, Ella. I want to send for the bedroom furniture that I stored down at Weymouth, and furnish the back bedroom with it. Then I want you to advertise for a roomer and let me take all the care of the room. I'm perfectly

able to. That will make me feel as if I were paying my board.'

"The old lady had her way, and a bank clerk rented the room. I heard him say that he had never been so comfortable since he left home. Everything is spotless; his bureau drawers and closets smell of lavender, and his slippers are always where he can find them.

"That's how one woman kept from wasting herself.

"Another old lady has turned story-teller. She has sent around letters to all the families that she knows where there are children, saying that for twenty-five cents an hour and car-fare she will go to anybody's house and tell the children stories. Or, if a mother prefers, she may bring the children to her to be amused. She always takes with her a rag doll to illustrate one of the stories that she tells, and this doll has so fascinated the children that she now has orders to make others like it."

"Well," said her daughter, "I don't see why old people aren't worth something besides just to be cared for and loved. I remember that old lady Chamberlain used to say she wished she could do something besides making holders and dish-cloths for people that didn't need them. I suppose there are a good many old people who have money enough to live comfortably who would still like to feel that they could use their time to advantage. In

school I am always telling my pupils that time is too valuable for anybody to waste, and I should think that might apply to old folks as well as to young people. Now that I think of it, I am going down to see Mrs. Chamberlain before I go back."

The next day Miss Farwell started out to make the call. She rang the bell many times but got no response. As she finally turned away, she saw a little old woman in the door of a house farther down the street beckoning to her.

"Why, that looks like Mrs. Chamberlain," she thought. And it was. It seemed that every week-day Mrs. Chamberlain went to her neighbor's house to take care of two little children while the mother went to work, or else the mother brought the children to her.

"You see," she explained to Miss Farwell, "I'm well and have all the money I need for living expenses, but I don't have enough to do. I didn't want to waste time and health, so I tried to think of some way that I could make myself genuinely useful. I discovered that Mrs. Lane, whose husband is dead, could earn twice as much money by taking a position in the city as she could by doing sewing at home. So I told her that I would look after the children and do the housework while she was gone. It works beautifully. I am helping her earn enough to pay her bills; it doesn't cost me anything but

time, and I'm sure this is better than knitting to kill the hours."

"Well," said Miss Farwell, "I'm going to tell every discontented old person that I see to get to work at something right away."

## XII

### BEING RICH

"Well, I wish I were in his shoes!" said William, one of the errand boys, to another, as the president of the firm left the office in his fur-lined overcoat and stepped into his waiting limousine. "Do you suppose we'll ever own our three automobiles?" asked Henry.

In a few minutes the two boys forgot the big pile of letters they had to stamp and seal, and earnestly discussed what they would do if they were rich.

"You can just believe I shouldn't come into the office every day if I had the money that the head of our firm has," was the conclusion that William came to.

One of the stenographers who was passing happened to hear this last remark.

"So you think Mr. Estabrook doesn't need to come into the office every day?" she asked. "That shows that you boys don't know yet what it means to be at the head of a firm like this. I suppose you think all the president has to do is to draw money and spend it. Would you believe me if I said that there isn't a person in the

whole office who works as hard from one year's end to the other? Last winter, when Mr. Estabrook was sick abed, he had a stenographer and a boy come out to the house and kept them busy every minute. His letters were read to him in bed, and he dictated answers until his nurse made him rest.

"He almost never takes a real vacation. Most people think that because he moves his family down to the seashore every summer he has a long rest, but it isn't so. Even when he doesn't come into the city he has letters and telegrams sent him. Last summer I had charge of the mail, and whenever he stayed down at the shore we either called him on the long-distance telephone two or three times a day to ask about things, or sent him the important letters and telegrams. There never was a day that we didn't send him at least five telegrams or telephone messages."

Here one of the boys interrupted with "But I thought Mr. Estabrook was a very rich man."

"He makes a great deal of money in his business, but if he didn't attend to everything as carefully as he does, he might become a poor man in a few years."

That night William said to his father, who was a foreman in a shoe factory: "Do all rich men have to work hard? One of our stenographers says that Mr. Estabrook is the hardest worker in the place."



"I don't doubt it," replied his father. "It isn't an easy job to be at the head of a big business, even if you make forty thousand dollars a year from it. The more money you make, the more looking after it takes. One morning last week I got to the shop earlier than usual—I think it was about half past six—and whom should I see just leaving the front office but three of our directors. I thought something pretty bad must have happened to get them out so early, but what do you suppose? Why, they had been having a meeting to talk over some important business matters, and *had been there all night*. The superintendent said they seldom finished any of their evening meetings before one o'clock.

"I don't know that I care about being rich if you have to work just as hard as if you were poor," said William after a few minutes.

"Well, if you are afraid of hard work, you may be sure of one thing—you'll never be rich. I used to think, just as you do, that some day I should like to have enough money so that I shouldn't have to keep a regular job, but could have a place in the country and take things easy. Now I've changed my mind. I think it was intended that we should all work hard; it's good for us. There's a deal of satisfaction in getting things done and done right, and in watching your pay envelope get fatter and fatter."

William was looking thoughtful, and said nothing.

"You know that fine big clubhouse down by the river?"

"Yes," said William, "one of the boys at the office calls it the Gold Bugs' Loafing Club."

"You can tell him he's all wrong," replied his father. "I know the steward of the club, and one day he took me over it. It was noon-time when I was there, and the dining-rooms were full.

"Having a nice, easy time, aren't they?" I said.

"Depends on what you mean by an easy time," he replied. "They're all busy men, and just because they sit at the table a couple of hours doesn't mean that they are doing nothing but eat. I think you would find that all the groups of men are talking business. Most of them can't afford to take an hour for lunch, but of course they must eat, so they come down here and talk business at the same time.

"Look at that group over there by the window. See how in earnest they all are. Every one of them has forgotten to eat. That large man is the president of the Realty Trust Company—don't know who the others are, but I'll venture to say they are working as hard as if they were in a down-town office."

The next day William looked curiously at Mr. Estabrook as he went into his private office.

"He certainly does look tired," he said to himself.

That day he kept a sharp watch of Mr. Estabrook's door to see who went in and out. By noon he had counted twenty-five men who had asked for Mr. Estabrook, all insisting that they must see him on important business. Twenty of these men had been admitted to the private office. When twelve o'clock came, William decided to eat the lunch he had brought from home and see what Mr. Estabrook did. At half-past twelve the president rang for a stenographer, and it was two o'clock before his secretary came out, saying: "Here, William, go over to the restaurant and get two chicken sandwiches and a bottle of milk for Mr. Estabrook."

At four o'clock Mr. Estabrook left, saying: "If anybody needs to get me on business, I shall be at the club until six o'clock. I'm going to New York on the night train, but expect to be back by six tomorrow."

"I have been on the watch all day, Henry," said William, "and I don't believe it's a whole lot of fun to be rich after all. Anyway, it's hard work. Mr. Estabrook hasn't been out of the office today until just now."

A few months later a clean-cut, athletic-looking boy of seventeen appeared at the office at eight o'clock ready for work.

"Huh, he's pretty old to be starting in as office boy," said William to Henry.

"Stupid!" replied Henry; "he's Mr. Estabrook's son. He's come in to learn the business. Don't you understand?"

"I don't see how it's learning the business to go for the mail, run errands, clean waste-baskets, and do a lot of other nasty little jobs. I hope you don't think that you and I are learning the business?" he finished with a scornful laugh.

"Maybe," said Henry. "When I first came here, the principal of our grammar-school, who wrote a recommendation for me, said that I had an unusual opportunity, and that to get to the top of any business or profession it was always necessary to begin at the bottom. Then, when it was decided that Mr. Estabrook's son was coming in here, his secretary said: 'That's the only way to make a good business man of him. He must work his own way or else he will never be able to do what his father has done. I admire any rich man's son who is ambitious and isn't contented to live on his father's money without working!'

"Look here, William," continued Henry, half laughingly and half seriously, "let's make believe we are Mr. Estabrook's sons and are learning the business from the bottom up, and perhaps some day we shall be members of the firm."

But William was the kind of boy that is always a little

afraid of hard work. He was looking for easy things to do.

Many boys, and men, too, seem to think that a rich man's life is an easy one. It is true that the rich man has large sums of money to spend, and usually owns a beautiful home and many things that every one covets. But except for a few idle rich persons who have had their money left them, wealthy men lead the busiest kind of lives. The richest lawyers and doctors are almost always the ones who are so busy that year after year they cannot find time to take a vacation. In one of our large cities a celebrated children's specialist died in his prime. The autopsy showed that his heart was worn out. He had worked himself to death, although he was a rich man and was greatly envied by the poor young doctors. From his boyhood until the year that he died he had worked days and nights, for a doctor must do much of his hardest work when others sleep. People from all over the country brought their sick children to him, and while this was a great honor to him, it left him no time for rest or recreation.

The lawyer who easily makes many thousands of dollars each year is fortunate if his working days are less than sixteen hours long. In addressing some young men one day, a successful and wealthy lawyer said:

“Well, boys, you can’t succeed at anything without paying a high price. And the price is (1) hard work, (2) hard work, (3) hard work. And after you have succeeded you can’t keep on being successful without paying the same price—hard work. As one principal said to his pupils: ‘Growing boys and girls who are still at school must play as well as work. But all of you must learn how to work if you are to be successful or happy or rich.’”

## XIII

### RIGHT GIVING

Howard Briggs, who sold newspapers at the corner of Market and Main streets in Millville every day after school, had met with an accident. One of the boys was excitedly telling his teacher, Miss Mayberry, about it the next morning. He was run down by an automobile and his right leg broken, and to the boys of the school this seemed almost the greatest misfortune that could come to a vigorous thirteen-year-old boy.

"Now, if it had been his arm," suggested one sympathizer, "he could have that done up in a sling and come to school just the same."

"Yes," said another, "and perhaps he could even have sold papers with his good hand."

"My, won't he be disappointed not to get promoted next spring!" exclaimed one of the girls.

Miss Mayberry, who had been listening but had said little, now spoke.

"I must attend a teachers' meeting this afternoon, so I can't call on Howard, but I suggest that you appoint a

committee of three to give him our sympathy and find out if there is anything we can do to help him."

The pupils agreed to this eagerly, and the next morning directly after the opening exercises Miss Mayberry asked for a report from the visitors. Edwin Foster was made the spokesman.

"Why, Miss Mayberry," Edwin began eagerly, "Howard is the pluckiest boy you ever saw. He looked pretty white and smelled like an apothecary shop, but he said he wanted his schoolbooks sent home so that he could keep up in all his studies. I told him we'd help by letting him know just how fast we were going."

"Yes," said Miss Mayberry, "and if the doctor assures us that he is able to do this work, perhaps we can make some arrangement for him to send the regular written work to me to correct. But I have another suggestion to make if you have finished, Edwin."

"I guess that's all," the boy said slowly, "except that I'm afraid the Briggses are awfully poor. While I was talking with Howard I sat down on the edge of the bed, and something rattled. I looked a little surprised, I suppose, and Howard said: 'Oh, that's only newspapers. Ma puts them between the blanket and the spread to help keep the cold out.'"

"I call that being pretty poor, don't you, Miss Mayberry?" Edwin asked.



"I've no doubt that the Briggs family does have a hard time to get along," said Miss Mayberry, "but I am sure it was a very sensible thing for Mrs. Briggs to do. It is well known that a layer of newspapers between blankets or between a spread and blanket is very effective in keeping the cold out. This is much cheaper than buying a blanket.

"But I am wondering," continued Miss Mayberry, "if there is not some help besides assisting Howard with his studies that we can give him. Have any of you any suggestions?"

Almost instantly there were a dozen hands waving eagerly in the air.

One girl suggested that they send Howard some flowers. "Sick people always have flowers given them," she said.

Another said that it would be better to send fruit. Edwin thought they ought to buy a warm blanket.

"Well," said Miss Mayberry, "none of you have thought of the suggestion that I had in mind. Howard has been a successful newsboy, hasn't he?" she asked. "He told me once that he never made less than three dollars a week, and that all of this, except what he needed for clothes, he gave to his mother toward the rent. What do you suppose Mrs. Briggs will do now without Howard's money?"

There were no ready answers, and Miss Mayberry continued:

"There is much money wasted in wrong giving, and none of us have any money to spend foolishly. As Edwin has already suggested, I think we should do all that we can to help Howard with his studies so that he will not waste a year's time. A poor boy like Howard can't afford to be put back a year at school. But in addition to this I think we ought in some way to help him make money."

"I have it," exclaimed Edwin. "Some of us boys can take turns in selling his papers for him. This will hold his corner until he's well again."

"What would you do about the money?" asked one of the boys.

"Why, we'd give it to Howard, of course."

"Yes, that is my idea," said Miss Mayberry. "Some people think that if a person is in trouble you should give him money. But it is much better to help him earn money if possible. Instead of having different boys take turns selling papers, I think it would be much wiser for some one boy who needs a little extra money, to talk the matter over with Howard and arrange to sell the papers on commission. This would be businesslike and fair. I don't know just how the News Service Company would feel about such an arrange-

ment, but I will have our principal talk it over with them."

"Oh, Miss Mayberry," said one of the girls in a beseeching tone, "can't we send him some flowers?"

"Where will you get them?" asked the teacher. "Flowers don't grow wild in February."

"We should have to buy roses, or carnations, or something like that from the florist."

"Yes, but carnations cost a dollar and a half a dozen this time of year, and for that sum of money you could buy a fat chicken, which would do Howard more good than the flowers. But I understand what you feel, Esther. It seems to you that we can show our sympathy better by sending something beautiful. I used to feel that way myself, and if you could go out into the country and bring back flowers or leaves, I should say by all means to do so. But to pay a dollar or more for flowers that will last only a few days is not wise when Howard needs so many things. A little later, when he first gets onto his feet, he will need a pair of crutches. Perhaps you can help buy those."

The first recitation bell then rang, and the regular school work of the day was begun. Miss Mayberry could not help feeling that Esther, and perhaps many of the other pupils, did not agree with her about the flowers. However, she said nothing more, and the girls

bought the chicken, after first asking Mrs. Briggs if it would be acceptable.

"It is a rule of mine," Miss Mayberry had explained, "always to inquire of the person to whom I am going to give anything eatable or perishable if it will be welcome. Perhaps, for instance, some one may have just given Mrs. Briggs a chicken, or perhaps the doctor has said that rich beef will be best for Howard."

Miss Mayberry had made her listeners laugh heartily by telling them that during an illness of hers, when the doctor had forbidden her to eat anything sweet, all her friends sent her jellies, custards, and ice-creams, which the rest of the family enjoyed. "They might have sent me things that I could eat, only they never thought to inquire."

When Miss Mayberry herself had time to visit the Briggses she found Howard propped up in bed, his leg stiff in a plaster cast, but his face wreathed in smiles.

"I'm getting along all right in my arithmetic," he said eagerly, "but the English grammar bothers me—and I'm a little worried about my paper corner. I was wondering if the principal would be willing to ask the News Company if I can have it back when I am out again."

"That's one thing I wanted to talk about, Howard," said Miss Mayberry. "The boys have offered to take turns selling papers on your corner to hold it for you,

but I think it would be better if some one boy, like Paul Ford, should do it all the time. He needs money, for his father has just died, and there are several children. You could engage him to work for you, and pay him a share of all that he made. This would still give you some of the money that you used to earn, and would keep the business in your own hands. You would be an employer instead of an employee."

"That's just the idea!" exclaimed Howard. "Paul can have half of all the net profits, and I'll lend him my rubber coat and cape and high boots. Tell him to come round to see me tonight, will you?"

In a week's time the hundreds of men and women who streamed past the corner of Market and Main streets on their way home from work heard a new voice piping: "All the latest papers! Paper, sir!" To the many inquiries as to where Howard was, Paul explained: "Leg's broken. I'm working for him. He'll be back soon. Paper, sir!"

When Miss Mayberry found that the boys were greatly disappointed at not being able to help sell Howard's papers for him, she went to the principal and asked him if she had made a mistake.

"No," he said. "It is better business policy for customers to get used to seeing the same boy every day than to find a new face each time. But I have a sug-

gestion to make to the boys. I'll come in just after recess."

The moment the principal said he wanted to talk about Howard every face was alight with interest.

"I think the boys in Howard's class can help him by what we call in business 'advertising.' Each of you can ask your fathers and acquaintances, and even strangers, to buy their papers of Paul. You will, of course, explain that Howard is poor but plucky, and that you want to help him to help himself. By the way, boys and girls," the principal said as he turned to go. "that's a pretty good motto for each of you to have—'Help yourself, and help others to help themselves.'"

"Yes," added Miss Mayberry, "don't you all think it is much better to give this kind of help to Howard than just money or flowers?"

Many heads nodded in assent, although a few faces looked doubtful. But when at the end of two months Paul reported that his newspaper business had increased so rapidly, thanks to the boys' advertising, that he was able to turn over three dollars a week to Howard and keep two himself, everybody was convinced that Miss Mayberry's way was best.

Every Friday afternoon the pupils in Miss Mayberry's room had a surprise—provided the conduct of the room had been sufficiently good. One week the principal had

brought in some photographs of air-ships and explained how they were run, and what might be accomplished with them in time of war; another Friday Miss Mayberry had showed them some doilies and lace made of pineapple fibre by the children in the Philippines. The Friday following the incidents just described, a large box had been brought to the school by the expressman and left in the dressing-room. When the pupils returned after dinner, they gazed in astonishment at Miss Mayberry's desk, which looked like a show-case in the fancy-goods department of a store. One girl whispered excitedly to another that their teacher was going to give them each a present. But no one knew what Miss Mayberry really intended to do until she explained it herself.

"The other day when we were discussing what kind of presents were suitable to give a sick person, I wondered if I couldn't help you all by explaining what I feel about useless gifts. All the articles on this desk were given to a friend of mine, whom I will call Miss S——, last Christmas and the year before, and she has had them packed away in the attic. They are all pretty, but most of them are useless, and she had no place to put them. Here are five fancy pincushions, but she needs only one, and already had a serviceable one that will probably last her at least five years. The only thing that she can do with these is to give them away again, but she dislikes to do

this for fear she will give one to somebody who already has too many. I wonder what you would advise her to do with them?"

Several hands waved, but Miss Mayberry said: "Wait until I have shown you the other things, and then we can talk them all over.

"Here are six hatpin-holders, two made of pink ribbon, two of blue, and the others of mixed colors. It happens that Miss S—— has only two hatpins, and these she almost always keeps in her hat, for it wears out the straw or felt to keep making new holes. So these are really useless to her, although they are dainty and well made."

"Miss Mayberry," asked Esther in answer to the teacher's look of permission, "what is that large yellow box? Isn't it beautiful!"

"I don't know just what this is, but I suppose it was intended for gloves or handkerchiefs. It is too large to fit into any of Miss S——'s small bureau drawers, and she can't have it out in sight, for this color doesn't match any other color in the room.

"These vases," Miss Mayberry continued, as she pointed to three very gaudy-looking pieces of china, "are really not at all beautiful, although they may have been very expensive. A vase is something that I should never think of buying for another person, unless I knew



that person's tastes and something about what he already had or wanted. If Miss S—— sets up any of these at home, they will have to take the place of some vase or other ornament that she likes. So she simply packs them away in the attic.

"The other things here are very much like those I have just pointed out. Here is a big fancy cologne-bottle, but few people keep on hand a large quantity of cologne, and if they did, a plainer bottle would be better than this. Of these two pairs of bedroom slippers, one is too small and the other too large.

"Probably the articles on this desk together cost about twenty dollars. Think of all that money really wasted!" Here Miss Mayberry stopped abruptly. "But perhaps you don't agree with me. Now I'll listen to what you have to say."

"My bureau drawer is full of things that I don't know what to do with," said one girl.

"But, Miss Mayberry," said Esther, "don't you believe in giving Christmas presents? I like to get things even if I can't use them."

"Indeed, I do believe in sending our friends gifts, and the simplest little present gives me pleasure. But most of us are too poor to waste even a cent of our money, and it is real waste to buy a useless article for ourselves or to give one to a friend."

---

Here one of the boys spoke up.

"That's what I've heard father say. Last Christmas he said he didn't have one sensible present given him."

"Perhaps you have all heard," said Miss Mayberry, "of the poor home missionary's family in Dakota which was sadly in need of clothing. Some society had carefully prepared a barrel of good things for them, which included a number of warm dresses, hoods, and under-clothing. But the poor missionary was dismayed when he saw these garments, for his girls were all boys."

"Miss Mayberry," said one of the girls who had not spoken before, "what kind of presents can we give? If we have only ten cents to spend on a little present, it would look foolish to write and ask a girl what she wanted that wouldn't cost more than ten cents."

"There are some things that are always useful, and when you do not know a person well enough to find out what she wants, you can give her one of these. If you give a girl friend something that ought to be useful to any one, she can give it away if she is well supplied. Perhaps you would like to know the kind of birthday and Christmas presents that I think are always suitable."

Everybody nodded, and Miss Mayberry continued:

"The girl who sews can make many attractive gifts. A neat linen hemstitched handkerchief can be made for

ten cents or less, and no one can have too many of these. Every person needs to have a clean one every morning, and because handkerchiefs are easily worn out or lost it takes a good many to make a year's supply. A neat handkerchief is one of the signs of a careful person, and is a kind of recommendation.

"Wash-cloths and towels are other things of which both boys and girls cannot have too many. A person should not use the same cloth more than half a week without washing it thoroughly; and, of course, each person in a family must use separate cloths, and constant washing wears them out. It is much more agreeable to keep one's body clean with dainty wash-cloths than with 'just anything.' One of the presents that I had last Christmas was a box containing six face-cloths, hand-made, with my initial in the corner.

"At Christmas and New Year's almost every one burns candles, so a present that I frequently make is a box containing two bayberry candles."

"Yes, but candles aren't useful," said Edwin.

"I didn't mean to say that every present should be useful—only that it should not be something that will be wasted. Anything that gives real pleasure is as suitable a gift as a useful present."

Ellen Richards now spoke. "I know a woman who always gives away candy for Christmas. I heard her

tell my mother that last year she had just five dollars that she could spend, so she made a list of the different persons she wanted to give something to. She bought the same number of small square boxes as there were persons in her list. These she lined with pretty green paper and filled with creamed walnuts, stuffed dates, and chocolate peppermints, that she had made herself."

"I'm sure I don't know of a better present for Christmas or birthday than home-made candy," said Miss Mayberry. "Good candy is expensive to buy, and poor candy should never be bought; and if one can make it at home she can always give a suitable present to any friend.

"An interesting story-book is a good present, and when I make a present of a book to any one I never write anything in the book itself, but slip in one of my cards or a piece of paper on which I say that if the friend already owns a copy of this book, she can pass it on to some one else. In this way I prevent the waste of one person's owning two copies of the same story.

"Well, our time is up," said Miss Mayberry, looking at the clock, "but I am going to suggest that you talk this matter of gifts over with your parents and friends, and make out a list of useful and inexpensive articles that are sensible for presents, and next Friday we will discuss some of these."

Here are a few of the articles mentioned in the lists handed in to Miss Mayberry:

Story-books.	Gloves (if the right size is known).
Books on baseball, football, swimming, etc.	Cloth book-bags.
Books of games and charades.	Book-straps.
Handkerchiefs and aprons.	Pocket note-books.
Hair ribbons.	Fountain pen.
Writing-paper and envelopes.	Pocket-knife.
Candy.	Nail-file.
Cracked nuts.	Orange-stick.
Popcorn balls.	Plain-ribbon sachets.
Edging for underclothing.	Games.
Hatpins.	Baseballs.
	Postage-stamps.

## XIV

### SAVING MONEY

One day in June in a large city newspaper appeared this advertisement:

WANTED.—A clean, honest boy, not more than fifteen years old, who is ambitious and not afraid of work. The right boy will have a chance to learn the business and work up into a good position. Apply by letter. D. V. 13.

Hundreds of boys who were just finishing the grammar-school applied for this position. Some of the applicants were tired of school and did not want to study any more, so they thought they would be independent and "get a job," as they called it. Others were poor and had to help out at home, and so could not attend school any longer.

Mr. Brown, the man who inserted the advertisement, had his secretary inspect the letters and show him only the good ones. The secretary decided that thirty applications were good enough to show his employer. After examining these, Mr. Brown gave the secretary ten let-

ters with instructions to ask each of the ten boys to come to his office two days later at three o'clock.

After the secretary had interviewed each applicant and made a note of his age, schooling, recommendations, and the like, he was to turn him over to his employer.

These are some of the questions Mr. Brown asked each of the ten boys:

1. Why aren't you going to school any longer?
2. Don't you think that every boy and girl should go through the high school?
3. If you get this position, do you expect to go to the night school?
4. What should you do with the money that you earned here?
5. Have you any money in the savings-bank?
6. What are your favorite books?
7. What do you do with your spare time?

Most of the boys were surprised at the questions, for they had supposed that if they were clean and honest and willing to work hard nothing more would be required. But Mr. Brown knew that there was a big difference even in honest boys, and he wanted the best that he could get. The position was that of office boy whose hours were from eight to six, with an hour at noon. The

duties at first would be going for the mail; opening it and assorting it for distribution to the different departments; folding, stamping, and sealing the letters at night; emptying the waste-baskets; and doing miscellaneous errands. The pay would be five dollars a week, with six at the end of six months if the boy was satisfactory. The right boy would be given every possible chance to learn the business and work up into a good position.

At four o'clock when Mr. Brown called for his secretary, he said: "I have hired James Morgan. He will begin work tomorrow morning."

The secretary looked a little surprised. "I thought James looked delicate, Mr. Brown. Do you think he will be strong enough to stand the long hours and the hard work here?"

"I hope so," answered Mr. Brown, "for he is going to make a good worker and a valuable man for us to have. He is the only one of the ten boys who has a bank account. When I asked him where he got the money, he said he had had to give his mother a dollar a week for the last two years, and what he had earned over that amount he had put in the bank."

"And how big is his bank account?" asked the secretary curiously.

"Only five dollars. It is not the amount but the fact of his saving that pleased me. If a boy can save out of



the few dollars that he earns Saturdays and nights after school, he is worth giving a chance. Then, when I asked him what use he would make of his five dollars a week if we hired him, he said that he should give his mother two dollars and fifty cents board money, sixty cents would go for car-fare, five cents each day for a glass of milk to go with the sandwiches that he would bring from home, fifty cents into his tin box to save toward clothes, and the rest into the bank, unless of course he needed it for something else.

"I asked him if he wouldn't want to spend some of the money for books, and he said that they had a good many at home. He likes Dickens's novels and stories about great men like Napoleon, Robert E. Lee, and Alexander Hamilton. Altogether he seemed a promising boy."

Mr. Brown had hired many boys during the thirty years that he had been in business, and had come to believe that if a boy was not prudent and saving when fourteen, the chances were that he would not be when he was twenty.

"Then I like to have boys in my business," he had explained one day to a friend, "who are thoughtful for their families. If a boy is considerate of his mother, he is likely to be considerate of those with whom he works. And if a boy reads books about the men who have made

great successes, I know that he is looking further ahead than next week."

Every thoughtful employer is much like Mr. Brown—he prefers to hire boys and girls who have learned how to save, and have thrifty habits. The boy who saves his own money is pretty sure to save his employer's. Many a man owes his failure in life to the fact that he never learned how to save. One day in a large city business concern the directors were holding a meeting to decide about combining two of their departments into one. To do this meant that the head of one of the departments would lose his position.

"I am sorry to say," said the president, "that the position will have to go to Mr. Emery instead of to Mr. Fernshaw, although Mr. Fernshaw has been with us longer and is an efficient person. But in the thirty years that he has worked for us he has saved nothing, and today is a poor man in spite of the fact that for several years his salary has been \$10,000 a year." This decision meant that Mr. Fernshaw at sixty years of age lost a position that he had supposed would be his as long as he lived. But the president was right in thinking that the best man for a responsible position was not one who had saved nothing out of a salary of \$10,000.

A small town in Ohio was one day surprised to learn that a Herbert Wells, who was "only a carpenter," as a

woman said, had bought one of the finest pieces of land in the town and was putting up what seemed to be an expensive house.

"I don't see anything queer about that," said one man to his wife at dinner. "Herbert Wells is now almost fifty years old, and from the time he was fifteen he has worked steadily at his trade. He has been an expert worker and has known how to save his money. Probably he will build the most substantial house in town and will furnish it well, too."

"Seems to me, I'd rather spend my money as I go," said his wife. "What pleasure is there in being poor for fifty years for the sake of building a house when you begin to be old?"

"You are all wrong, Mary," said the husband. "If ever there was a happy family it is Herbert Wells's. They have never made a splurge of any kind, but they have always paid their debts, their clothes are good even if they aren't in the latest style, and they have some of the finest pieces of furniture in town. Just because Mrs. Wells has done her own work instead of keeping a maid, some of the women look down on her. I don't. I think she is the kind of wife any man should be proud of. I hear they have just taken Wells's second son into the bank. He's just like his father, steady-going and saving. Wish I could have got my son into the bank."

---

"Well," said the woman with a sigh, "I suppose we'll have to begin to save sometime."

Of course, this woman was all wrong. Every person—man, woman, boy, or girl—should save *all the time*. The person who always says he will begin to save "sometime" never does. "Sometime," like tomorrow, never comes.

Girls need to learn to save and to start bank accounts as well as boys. One day the head of a fashionable dressmaker's shop asked a friend to recommend a promising young girl that she could take in and train.

"I want a girl that knows how to save. Most of the girls and women in my shop are so wasteful that I can't afford to pay them good wages, and they are all the time complaining about the small pay. I can't seem to make them understand that they are wasteful. In looking over my accounts last night I found that over five hundred dollars last year had to be charged up to 'spoiled goods' or 'waste.'"

"I don't understand what you mean," said the friend.

"Why, you see, all the materials for dress goods that come into my shop are of the nicest. If a girl makes a mistake and spoils even one sleeve of a gown, material for which costs four dollars a yard, it may mean the loss of a dollar. All the laces and trimming materials are expensive, but it takes constant nagging to make the girls as careful as they should be."

"Can you tell in advance if a girl is going to suit you?" asked the friend.

"I think so," replied the dressmaker. "I discovered one day that only three of my women and girls had saved any money, and these three are my most valuable and best-paid workers. It happened in this way. When the dull season came last summer I was in a quandary to know which girls to keep, and which to let go, so I asked each two questions: 'Do you have to support yourself entirely?' and 'Have you laid by any money?' It was curious, but the three women who had not only themselves but others to support were the only ones who had money in the bank. Several of the others had some money saved, but were keeping it hidden away at home. Now I ask every new girl that applies to me for a position about her savings."

"Well," said the listener, "I suppose it never occurs to most girls that their future success in life may depend on whether they have a bank account."

Many girls and boys think it is enough if they *save* a little money. It seems to them foolish to put as small an amount as three dollars in the bank. But it is safer in the bank than anywhere else, for there it cannot be stolen or destroyed by fire, and it is not idle. Business men will not let a single dollar lie idle. Every cent of their money is either in a bank, drawing interest, or is

---

invested so that it earns something every year. If wealthy men cannot afford to let a single dollar remain unused, surely those who have only a few dollars need to make them work even harder.

A principal was one day telling his pupils of the need of saving. "But how can you when you have nothing to save?" asked one boy. "I only get fifty cents a week and have to buy all my own shoes, stockings, and rubbers. I can't save anything. If I did, I should have to go without rubbers, or else wear stockings that were so full of darns that they would hurt my feet."

A girl said that she had no money except what was given her on her birthday or at Christmas, and sometimes she had none at all.

In answer to such questions and remarks, the principal gave a talk in the big school hall on "keeping accounts." What he said is so good that it is repeated in the next chapter.

## XV

### KEEPING ACCOUNTS

When I was a boy I lived on a farm of fifty acres. Twenty acres of this was a timber lot, and the rest good pasture land. Father and mother were both hard workers. It seems to me that they were always busy, and when night came they were too tired to do anything but go to bed. My two brothers and I were brought up to help with the work just as soon as we were old enough to carry wood, build fires, and the like.

But in spite of the fact that all of us worked as hard as we could, we were always poor. We had enough to eat, plenty of feather beds and bed clothes, but no books or money.

Although I was only ten years old at the time, I remember distinctly one night at supper. My father and my oldest brother had been off working in the woodlot all day, and supper was nearly an hour late. I had never seen father so discouraged as he was that evening. He said he was too tired to eat, although mother had a hot supper of creamed chicken, cream-of-tartar biscuit,

tea, and quince marmalade. As he pulled off his long, heavy boots and put on his slippers, he remarked discouragingly:

"My boots are all out at the side. Guess they've seen their best days, but goodness only knows when I shall have money enough for another pair."

"Why, I thought you expected to sell some timber this winter," suggested mother cheerfully.

"I've got over expecting," said father shortly, as he swallowed his tea disconsolately.

Nothing more was said until supper was over and mother was washing dishes, then father began again:

"Silas Jones came round today, and said that unless I would sell him those cedar posts for four cents a foot, he wouldn't take them. I told him he could take them or leave them, but I wouldn't take a penny less than five cents."

Without waiting for any comment, father continued his tale of woe.

"When on the way back tonight we met Jim Currier, and he says that unless I'll sell him my spruce firsts he won't take any. In two years' time those firsts will bring a couple of hundred dollars more than they will today, but because I'm so poor, I've got to lose that two hundred, I suppose."

This discouraging tale of father's made quite an im-



pression on me, and I had a catch in my throat at the thought that if we were so poor as he said I should never get the baseball mit that I wanted. I remember that I glanced at mother expecting to see her face as long as father's, but she only looked sober. After a while she said:

"I've been thinking, John, that one reason why we don't get on is because we don't know where we stand. We never keep any account of the time, money, and labor that we spend on the different things. Perhaps if you could figure out what it costs to keep up that timber lot, you'd decide that it would be best to sell the whole twenty acres outright and put the money into something else. Or perhaps you would do better to hire one of these portable sawmills and sell dressed timber. It was only the other day that I was wondering why we never had any ready money like some of the folks round here. Take Jim Currier, for instance. When he married he didn't have any more money or a better farm than we, but now he could buy us out three times over."

By this time mother had finished her dishes and taken up her basket of mending, but she hadn't finished what she wanted to say.

"Business men have to keep a strict account of every cent and every bit of time that is spent on a job, and if they aren't making a good profit in one way they try

another. I can't see, for the life of me, why that isn't the way to do farming."

To my surprise, father seemed quite impressed by mother's remarks, and when she suggested that they start in at once to keep accounts of everything, he said he was willing if she would be the bookkeeper.

From that day each member of the house, even I, had to write down at the end of the week the time and money spent for anything and everything. Of course, I didn't have any money, but I had to keep the wood-boxes full and to feed the hens, and so I put down how much and what kind of wood we burned in a week, and measured out carefully every bit of meal and other food given to the hens.

Mother laughed when I asked her if she didn't want me to keep account of how much the different hens ate. There was one hen that I called "Greedy Goggle-Eyes." Her eyes seemed popping out of her head and she always ate twice as much as any other hen, and I ached to report her as too extravagant for our economical farm.

Every Saturday night we had what father said was a meeting of the Home Bank directors. He called himself president, mother treasurer, and us boys tellers. I didn't know then what a teller was but supposed it meant a person who had to tell what he had done. So far as

that was concerned, we were all tellers—father as well as we boys.

To father's surprise he discovered that he could sell the cedar posts at four cents a foot and still make a profit of two cents, but he decided to hold on to all the spruces that were still standing. Another discovery that we made was that we could save on our stove wood by using pruned apple limbs for our open Franklin grate in the sitting-room. We had always let these go to waste before, but in some paper we read that apple wood made a hot, nice-smelling fire, and we found that it did.

Another thing that keeping accounts showed us was that we had too many hens for profit. In summer we could dispose of all our eggs, for some of our farmer neighbors kept boarders, but in the winter the little country store wouldn't take them even in exchange for other things. Those were the days before there was any such thing as parcel post or keeping eggs in cold storage, and we were fifteen miles from a large town—too far to do peddling in the winter. So we decided to keep down the number of inhabitants of our hen-yard, and Greedy Goggle-Eyes one Sunday made us a very good dinner.

We bought another cow, although we already had six, for mother said she could always sell more butter than we made, and she knew how to pack it away in the cellar so that it would keep for a long time.

The result of our keeping accounts was almost unbelievable. By the time I was twelve years old father was paying me two dollars a month—he said that I was worth that in addition to my board and clothes—and I had not only the proper kind of baseball mit, but one of the finest kits of tools in the neighborhood. From the day that we began to put down just what money came in, what we spent for food for ourselves and for the hens, cows, horses, etc., how much time the different tasks took, we ceased to be really poor.

As father said, we no longer had any “deadheads” even among the hens.

From that day to this I have put down on paper every cent of money that came into my hands, and have kept a memorandum of what was done with it. This is what every family ought to do, whether poor or rich. No one has so much money that he would not like more, and the only way to get more is not to waste or spend any foolishly.

I don't believe that a person need ever get in debt if he keeps account of all his money. Of course, in the case of accidents or sudden illness it may not be possible to pay the doctor at once. But there is nothing meaner than to let such bills run on month after month and year after year. Instead of uselessly worrying about doctor's bills, families should look over their weekly ex-

pense accounts to see how they can best save a few dollars a week.

I know a family that has had a great deal of extra expense because of sickness, and it was necessary to economize somewhere, so each member of the family was asked to save all that he could. The mother looked over her grocery accounts and reported that if each person would eat a little less sugar and butter, would go without coffee except on Sunday mornings, and would be willing to have more stew meat and less roast meat, she could save at least a dollar a week. Now, if this woman had not kept an account of how much sugar, butter, eggs, etc., she used, she would not have known where she could cut down expenses.

The father decided that he would shave himself, black his own boots instead of patronizing the shine parlor, go without dessert with his noon lunch, have his every-day boots tapped a second time instead of buying new ones, and wait a year before buying a new overcoat.

The oldest daughter, who was sixteen years old, said that she would get up a half-hour earlier in the morning so that she could walk to school instead of riding, and thus save twenty-five cents a week, and would take her lunch from home and save fifty cents a week.

The eighteen-year-old son was the only member of the family who had not kept accounts, and he was the only

one who declared that he could not save a cent. But he finally promised to save at least twenty-five cents a week "somehow."

The result was that the doctor was paid three dollars every week, and sometimes four, until the full bill was settled.

I know a poor woman who always had such a cheerful, prosperous look that I often wondered what was the secret of it. Her husband was dead and she had two children to support. One day I said: "You must be a good manager, Mrs. Freeman, to keep your family so prosperous."

"We do have enough to eat and to wear, and a nice sunny flat," she said; "but it takes careful planning. Once I thought it would be extravagant to live in a clean flat on a good street, but I found that if I planned right we could do it. I never used to pay more than eighteen dollars a month for rent; now I pay twenty-five dollars, and have good neighbors. You see, I let one of the big sunny rooms for three dollars a week; that pays the difference in my rent and more than pays for the gas. Then my daughter Helen, by wheeling a neighbor's baby after school every day and on Saturday afternoons, gets a dollar and twenty-five cents a week, and Bobbie still has his paper route from which he clears about two dollars a week. I work mornings at Mrs.

Gallup's dressmaking shop, and take home work to do evenings. Mrs. Gallup can always depend on me, so she pays me well."

Here she began to fumble in her bag, and pulled out a square yellow envelope. "You wouldn't expect that a woman like me would have money in the bank, would you?" she asked. "But I have," and she opened the book and pointed proudly to the figures which showed that her bank account amounted to ninety-eight dollars.

I asked her how she had saved it, and she replied: "I can't live the way that most folks do—from hand to mouth—never knowing how much money I shall have when rent day comes. I must know where every penny goes. I'm not much of a hand at figuring on paper. I've always kept things in my head, but since Bobbie studied bookkeeping at school, he keeps account of his paper money and so I have him do my bookkeeping. Every Saturday he adds up our expenses, and we plan what we shall buy the next week. Of course, we shouldn't know what we ought to get unless we kept a list of what we have on hand.

Mrs. Freeman again searched in her bag and brought out a neatly folded paper. "This is last week's list, which Bobbie copied into our book," she said as she handed it to me.

*Supplies on hand*

½ bag pastry flour	Vanilla (almost gone)
Barrel of bread flour (almost empty)	1 lb. baking-soda
5 lbs. sugar	1 doz. bananas (getting pretty ripe)
¼ lb. coffee	Apples (out)
½ lb. cocoa	½ pk. onions
¼ tub butter	Prunes (out)
8 eggs	½ gal. kerosene oil
Corn-meal (all out)	Cold corned beef (enough for three suppers)
1 qt. molasses	

*Cash on hand*

Left over from last week.....	\$4.00
From Mrs. Gallup.....	6.00
For extra sewing.....	7.00
Helen's money.....	1.25
Bob's money.....	2.00
Room rent.....	3.00
<i>Total</i> .....	<b>\$23.25</b>

*To be put aside*

Toward rent and gas.....	\$5.50
For milk 1½ qts. per day.....	1.05
For 1 bbl. bread flour.....	6.00
For 1 bottle vanilla.....	.20
For ½ bu. apples.....	.60
<i>Total</i> .....	<b>\$13.35</b>
<i>Balance</i> .....	9.90

"Each week," continued Mrs. Freeman, "I look over the list of supplies on hand, see how much money we



have, and then decide what I shall buy at once and what I shall let wait over until the next week. If the price of sugar or flour, for instance, is very high one week, I try in some way to get along until it falls a little.

"We all keep our eyes open. Sometimes Bob will say that at a certain store he has seen sugar advertised at five cents a pound, when it is seven cents everywhere else. So if our supply is at all low we buy it there at five cents.

"Oh, there are many ways of making ends meet. The pity is that so few people know how to do it."

I once knew of a school in which every pupil in grades five to eight kept an expense account from September until school closed in June. Each boy and girl kept two accounts, one of all the money received and spent, and the other of the money spent either by the pupil himself, or by his parents for him, on clothes, amusements, etc. A prize was offered for the best-kept account-book, but there were so many good books that at the last it was necessary to divide the prize-money into five parts. Only ten pupils showed books that were called *poor*. The principal considered the accounts so interesting that he showed some of them to the editor of the city's daily paper, and the three boys and the two girls who

won the prizes were surprised one day to see their pictures in print, and under the pictures this sentence in bold, black type: *Five young people who will some day be successful business men and women.*

## XVI

### THE COST OF CARELESSNESS AND NEGLECT

One morning a street-car conductor forgot to supply his car with an extra fuse, and when half-way into the city there was a flash of flames and a burst of smoke, and everybody knew that a fuse had burned out. The conductor and motorman stood around, seeming not to know what to do.

"What's the matter?" asked a business man impatiently. "Haven't you an extra fuse?"

"No, we haven't," snapped the conductor.

It was fifteen minutes before another car came up, and after some time was coupled to the disabled car and pushed it into the city. More than thirty business men, women, and girls were made a half-hour late at their work, and to workers who hold important positions a half-hour often means the loss of many dollars' worth of business. The world cannot wait for disabled cars and careless conductors. Of course, the conductor was reported to the company, which suspended him for three days, with loss of pay.

There are few persons who can afford to let their care-

lessness cost them even twenty-five cents. Yet, if the truth were known, probably most families lose at least a dollar a week either through carelessness or through forgetfulness. One day after school a girl had wheeled her two-year-old brother out in the baby-carriage. When, at supper time, her mother asked if she had put the carriage into the basement, she said she had not but would after supper. That night it rained, and the next morning it was a dismayed girl who found the carriage soaked through. The cushions had to be recovered and the wicker top restrained. Her forgetfulness cost her parents almost three dollars in money besides time and bother.

"I wish I could earn as much as Mary Davenport," said Elsie Parkhurst one day to a friend. "She must get at least five dollars a week more than I do, and I'm sure she doesn't work a bit harder."

Both Mary Davenport and Elsie Parkhurst were stenographers who earned good salaries, but Elsie was wrong in thinking that her friend was paid more than she. Mary received only twelve dollars a week and Elsie fifteen, but Mary was careful, accurate, and never forgetful. Although Elsie did not realize it, she wasted nearly three dollars a week by her habits of carelessness. One morning when she reached her office she was annoyed to find that she had either forgotten to bring a handkerchief from home or had lost it on the way. So

she sent the office boy to buy her a fifteen-cent one at the nearest dry-goods store, and gave him ten cents for his trouble.

Another time, just before five o'clock, she discovered that she had forgotten to send out some important letters in which checks were to be enclosed. She stayed until six o'clock to write the letters, but did not know what to do about the checks, for only her employer and the head bookkeeper had the power to sign them. Finally, she telephoned to the bookkeeper and asked if she could bring the checks out to his house for him to sign. The letters were mailed that evening, but it had cost Elsie ten cents extra for car-fare and twenty-five cents for her supper, which she had to eat at a restaurant instead of at home.

At still another time Elsie accepted an invitation to dinner, but forgot all about it until the next day. She was so ashamed of her forgetfulness that during her noon hour she went to a florist's and bought a dollar's worth of rosebuds, which she sent, with a note of apology, to her friend.

Several years passed and Mary was raised to twenty dollars a week, while Elsie was still receiving only fifteen. One day Elsie's employer told her that unless she could cure herself of carelessness, he would have to get another stenographer.

"You are neat and obliging, and a good worker," he said; "but your carelessness costs us much time and money."

Many a young person like Elsie fails to get more money in her envelope because of careless habits. No stenographer who was careless and forgetful ever became private secretary, and it is the ambition of every girl and boy who studies stenography some day to be a confidential secretary to an important business or professional man.

"My secretary never makes mistakes," said a man to a caller who was making a complaint. "If my secretary said that, it's so."

"Ah," said the other, "you are fortunate. You must have to pay high for such a secretary."

"I do. He has saved enough money out of his salary to buy his way into our firm."

One day the manager of a large department store was showing a school principal over the different parts of the store.

"I wish you would teach your boys and girls not to be careless and forgetful," said the manager. "We have a large number of bright grammar and high school graduates in our store, but some of the very brightest ones fail to get promoted rapidly because they forget little things."

"See that boy at the silk counter?" he said, pointing to an eighteen-year-old boy who was showing goods to a woman. "Everybody likes him. He almost always makes a sale; in fact, he sells more goods than any other clerk at that counter, but he is an expensive clerk. We may have to let him go, although I mean to give him a fair chance."

Seeing the principal's look of inquiry, the manager explained:

"Why, he makes this kind of mistakes: when goods are to be delivered, he often gets the address wrong, and there is hardly a day that he doesn't make a mistake in his cash slips. Then one time he sent out an order that was a yard short. It cost us a lot of time and bother to make the order right, for we were out of the goods when the customer reported the error, and had to send to the manufacturer for it.

"We pay him ten dollars a week, but if he didn't make mistakes he'd be getting fifteen, and would stand a good chance of being head of his department. So you see his carelessness costs him at least two hundred and sixty dollars a year. Pretty expensive for a young man, isn't it?"

The principal was so much impressed with the story that the next day when he paid his visit to the different rooms of his school he told about the expensive clerk.

"Now, I want you all to test yourselves," he said, "to find out how careless or forgetful you are. For one week I am going to ask you to write down on a slip of paper all the mistakes that you make and all the things that you forget. Hand the papers to your teacher and she will show them to me."

At the end of the week when the principal visited the rooms he took two papers from his pocket.

"I shall not tell you whose papers these are," he said, "but they are the two worst ones handed in."

This was the first paper:

*Monday.* Forgot to get mother a yeast-cake, so we had to buy an extra loaf of bread from the baker's.

*Tuesday.* Mother let me wear her watch to school today. I hit it against the desk and it has stopped now. Father is going to take it to the jeweler.

*Wednesday.* Mother wanted me to be excused this afternoon so that I could stay with the baby while she did some shopping. I lost the excuse, and didn't dare to ask Miss Adams.

*Thursday.* I forgot to take my language exercise to school, but I wrote it out again before class.

*Friday.* I can't find my pen. I think somebody borrowed it from my desk and forgot to return it.

*Saturday.* Went to see Mabel Stevens this after-



noon. We made some fudge, but it wasn't very good because we burned it.

*Sunday.* Left my handkerchief at Mabel's. Didn't go to Sunday-school after all. When I got all ready to go mother said there was a big paint spot on my dress. I got it on last week but forgot to tell mother about it.

"Now," said the principal, "this pupil's negligence cost at least a dollar, and probably more. Jewelers seldom charge less than a dollar for repairing a watch, and a loaf of bread costs ten cents. Perhaps this is all the money that was wasted, but time was wasted and trouble was certainly caused by this girl. If she doesn't change her habits, she will have difficulty in getting a good position when she is out of school."

The other paper was a boy's:

*Monday.* Forgot my handkerchief, but one of the fellows cut his in two. I suppose I ought to give him one of mine to make up.

*Tuesday.* Took my history home last night and forgot it this morning. Guess I got F in recitation—I didn't know the lesson very well.

*Wednesday.* Can't find my bat. My sister says I left it out beside the road. If I did somebody has stolen it. I call that mean.

*Thursday.* Forgot to go to the Chinaman's for father's collars. Father didn't like it very well.

*Friday.* Remembered everything.

*Saturday.* Had to saw wood this morning. I had forgotten to get the saw sharpened, but mother made me saw just the same. It took twice as long.

As the principal folded these papers and slipped them into his pocket, he said: "I suppose this boy didn't waste much money, but the clerk that the manager pointed out to me was probably just such a boy as this. I think it would be a good idea for all of you to continue putting down on paper the things that you forget, and the mistakes that you make. In this way you may cure yourselves."

In the town of Oxford in a Western State there was one family that always seemed to be poor. The man earned good wages as foreman in a factory, and his wife did her own work. But they were often in debt and never seemed to get ahead.

"It's no wonder," said one man, "they never plan, and they live in a happy-go-lucky fashion. One day his wife spoiled three loaves of bread because when she put them into the oven she failed to shut the door tight. She often leaves her washing out on the lines two or three days, and of course things blow away or are stolen. She

and her children have good enough clothes, but there is usually a button gone or some lace torn."

"Yes," said another, "they're not very business-like. Mr. M—— was just ordering his coal last week, and I asked him why he didn't do that the week before when coal was fifty cents a ton cheaper. 'Forgot all about it,' he said. The doctor told me their youngest boy wouldn't have had pneumonia if he hadn't got his feet soaking wet one day because he had no rubbers. Probably the only reason the little fellow didn't have rubbers was because his mother had neglected to buy them. It's too bad. I'm sorry for the children."

And yet this foreman and his wife were always talking of their "hard luck."

Post-office clerks know something about mistakes due to carelessness. In one year out of the 2,500,000,000 pieces of mail that the Chicago post-office handled, the clerks made only one mistake for each 27,130 pieces, while more than 10,000,000 mistakes were made by the people in addressing or stamping their mail. If a letter is worth writing, it is certainly worth the time and care necessary to address it correctly and put on it the right amount of postage. A letter may not cost more than three cents, but no one can afford to waste even this small amount.

Another illustration of forgetfulness and carelessness

is the "Lost" department of a street-car or railroad company. One day, when a man inquired at a branch office of the electric-car company of a large city for a lost umbrella, the clerk said: "Shouldn't wonder if it was here. We've got a hundred and thirty umbrellas." And, opening a closet, he showed the astonished man row after row of umbrellas of every shape and quality.

"Queer what makes people so careless," said the clerk, "and queerer still that so many never come to claim their property."

"Well, what's their loss is your gain," returned the man.

"Not a bit of it," replied the clerk. "We can't get much for this stuff even if we sell it, and, anyway, it wouldn't be enough to pay my salary and the rent of this room."

Many a position has been lost, many a dollar has been wasted, many a heart has ached—all because of a little mistake or a careless moment.

## XVII

### LEAVING SCHOOL

One day Miss Humphrey reported to the principal that Richard Davis had left school to go to work.

"It bothers me," she said, "because I don't think it is at all necessary. Of course, his family aren't rich, but his father owns a small corner grocery store, and they seem to have plenty to eat and to wear. I talked with him, and he said he was tired of school and wanted to get a position. Shall I see his father about it?"

"I'll think about it and let you know tomorrow," was the principal's reply.

Miss Humphrey was not the only person interested in Richard Davis's decision. Richard was quite the hero among a small group of boys, and that night one of his schoolmates, Charles Little, announced at the supper-table that he wanted to leave school and go to work.

"What's that?" said his father, "are you beginning to know too much?"

Charles was a little abashed, but he said: "I'm old enough to go to work, and I don't see the use in keeping

on studying arithmetic and language. I know enough now to get a job."

"Well, son, you'd make a great big mistake, if you quit school now. I suppose you know as well as I do that I'm a poor man, but perhaps you didn't know that it's just because when I was your age I had to leave school and go to work. I never had a chance to learn a trade or to do anything just right. In our shop the other day the boss's son started in to work his way up. I've been there for fifteen years and know something about the business, but that young fellow is going to beat us all out. And do you know why? It's because he's stayed in school and learned how to use his brains."

Charles saw that it was useless to argue with his father, but he looked far from cheerful.

"Of course, if you're too stupid to learn your lessons, I will take you out of school, but so far as I can make out you've got a fair amount of brains, and if I keep my job and health, you'll stay on at school a while longer."

The next morning, after recess, the principal told Miss Humphrey that he wished to talk with her pupils about "jobs." This is what he said:

"Yesterday I had occasion to go to the top floor of a nine-story building and on my way up chatted with the elevator boy. I asked him if he liked his work and he said no, he wanted to get into something else as soon as

possible. He is sixteen years old and this is his third job since leaving the grammar-school. He is paid six dollars a week, and there isn't any chance of his getting more. When I asked him what kind of work he was going to look for next he didn't seem to know.

"After leaving the building, I stepped into an employment bureau, and asked the manager what sort of position he could find for an elevator boy who didn't know how to do any other kind of work, and had never been graduated from the grammar-school. His reply wasn't very encouraging. He said:

"'There is nothing better for him than the elevator. I don't see what these boys' parents are thinking of to send them to work before they have finished school. If I had a son who wouldn't stay in school, I'd put him out to learn a trade. He'd have to learn how to do some one thing thoroughly, whether it was clerking in a store or laying bricks. A boy who can't do something has wasted himself.'

"Just think," continued the principal, "what a waste of brains it is for a boy to do nothing nine hours every day, year in and year out, but stand in an elevator moving the wheel or lever, and opening and shutting the door. It is much the same in a mill. The boy does some one simple thing all day long; the task may require quickness and accuracy, but that is all.

"After what the manager of the employment bureau told me I feel very much discouraged, for a great many of the boys here are planning to go to work next year.

"When you get through the grammar-school you haven't had arithmetic enough to make you good book-keepers or cashiers, or enough English to make you useful stenographers or salesmen; and you don't know enough about any trade to earn your living at that. But every town and city must have plumbers, carpenters, cabinetmakers, wood-workers, machinists, tailors, painters, paper-hangers, masons. Therefore, if you must leave before finishing the grammar-school, you should decide on some such occupation and either go to a school where you will learn the trade or find some employer who will agree to teach you and pay you a little while you are learning.

"But remember that time spent in getting ready to earn your living is never wasted. Every lesson in geography, history, and the government of your country is training your brains and giving you ideas; every example in arithmetic that you solve alone helps you to be accurate and careful; every composition that you write, every exercise in grammar that you do, makes it easier for you to speak well.

"In a large department store a new clerk was recently advertised for. One of the boys who did not get the posi-



tion went to the store manager and said: 'I wish you'd tell me why I didn't get the job. I am honest, strong, quick, and like to work. My references are of the best.'

"'Yes,' replied the manager, consulting his records. 'The only thing against you is your English. Your grammar is very bad, and you use a great deal of slang. In our store we cater to only the best class of people, and it is a rule here that our clerks must be able to speak as well as our customers. I like your manner, and I think you would make a good salesman. When you have learned how to speak correctly, come back to me.'

"This young man left school too soon, and instead of saving time he wasted it.

"'The most pitiful thing to me,' said the manager of the employment bureau, 'is the large number of married men who are out of work so much of the time. And almost all of them never learned a trade or a business when they were boys. The only kind of work they can get is odd jobs that any one can do.'

"All that I or your teachers can do for you," said the principal in concluding his talk, "is to urge you either to go on to the high school or to find some way of learning thoroughly a trade before you try to earn your living. If you and your parents are in doubt what you should do, then remain at school until you can decide. It is better to be in school learning something than to be run-

ning errands at three dollars a week and learning nothing.

"Much that I have said to the boys," the principal explained, "applies to the girls also. Stay in school as long as you can, and whatever you do, don't waste yourselves. Either in school or at home, learn to mend, and sew, and cook, for these are things that all girls should know how to do well. I hope that each one of you will some day be in a home of your own, and when you are you will need to know dressmaking, cooking, and cleaning.

"If you want to be a stenographer, or a bookkeeper, or an office assistant, remember that every year you spend at school increasing your stock of information and your knowledge of English is not time wasted, but saved.

"A man that I know conducts a typewriting bureau, in which he employs about fifty girls. One day I asked him how much he paid them. He amazed me by saying, 'I start most of my girls at three dollars a week.'

"He saw my astonishment, and said:

"'As a matter of fact, most of the girls who apply for positions aren't worth that. They have never been to high school; they can't spell; and it is utterly impossible for them to use correct English. Some one has to look over every letter they write. They can't be trusted

even to answer the telephone and take down messages. They don't know such simple words as *practicable*. I set them to copying at first, and one hour a day I have a class in English for them. You see I have to do what their teachers would have done if the girls had stayed in school longer. Occasionally a bright high-school girl, who has also spent a year in a business college, applies for a position, and I start her at eight dollars, advancing her just as soon as she learns my business. I have several stenographers who are earning twenty dollars a week, but all of them are high-school graduates.'

"It is the same with bookkeeping and office work. The grammar-school hasn't had time to teach you all that you need to know to be valuable in an office. There are some office positions that pay twelve, fifteen, or more dollars a week, but it is seldom that the girl who has gone no farther than the grammar-school ever gets these. The girls who are advanced the most rapidly are those who have had the best training. You will make a mistake if you do not spend all the time possible in school.

"I do not mean to say that the boy who leaves school and goes to work at thirteen can never be a successful man. A really plucky boy who must go to work to help out at home can of course attend the evening school. But it takes many winters of evening-school work to

equal one year of regular day work at the high school or at the trade school. The evening school is a help, but it cannot take the place of a good day-school course.

"I have asked at least twenty business men what chance boys or girls would have in their establishments if they had not been farther than the grammar-school. One man said: 'Why, we never expect anything from a boy unless he is at least a high-school graduate. And we prefer boys that have had some experience in addition to this.'

"Another said: 'We never hire any boy or girl for any kind of position who cannot show a high-school diploma.'

"All the men seemed to think that the grammar-school pupils would find it difficult to secure good positions.

"The last question that I asked each of the twenty men was: 'So you think our boys and girls ought to stay in some kind of school until they are seventeen or eighteen years old?'

"And the usual answer was: 'Yes, it would be time well spent.'

"My advice is: Whatever you plan to do or to be, don't waste any of the years. You can never make up for lost time."

It was six months after the principal gave this talk that one day Richard Davis and his father appeared at the principal's office.

"Richard is tired of working and wants to come back to school. Will you take him?" asked Mr. Davis.

"That depends on Richard," said the principal. "All we insist on is that he do his best in his studies. A discontented boy never gets much good from his school."

"Well," said Mr. Davis, "I think Richard didn't know what he was getting into. You see I told him if he left school he would have to help me in the store, running errands. Perhaps he thought I should be easy with him, but I said I would pay him what I should have to pay any other boy, and he would have to work just as hard as another boy. He had to be at the store at seven o'clock, for we sell milk, and many families depend on buying it from us for their breakfasts. Then, of course, Saturday afternoons and evenings are our busiest hours, so the only time off he had was Sundays and three evenings. Evenings he was too tired to do anything but go to bed."

"Is it your idea, Mr. Davis," asked the principal, "to have Richard come back to school, or does he himself want to?"

"It's this way. I told him I would give him five dollars a week when he had learned to make change right. But he is slow in multiplying fractions in his head. He makes many mistakes, and he decided that he'd better go back to school a while longer. So now I've said that

if he will keep on and go to the high school and take the business course, when he gets his diploma I'll make him my cashier and will start him at ten dollars a week. The cashier doesn't begin work until eight and has one afternoon off every week."

"Well, I'm glad Richard isn't going to waste himself. I'll help him all I can," was the principal's reply.

And when, five years later, Richard finished the high school he said, to his father one night: "What a crazy boy I used to be. You ought to have whipped me when I tried to leave school. I don't know any too much now, but I'm sure it will be far easier for me to earn my living now than it would have been five years ago."

There are many boys and girls who, like Richard, are eager to get to work, but it is always a mistake to leave school sooner than is necessary.

A girl who did not like to study but loved to be with children, recently got a position as nursery governess to two children three and five years old. She herself was only fourteen, but she was not afraid of work and had a sweet, winning way with the children. One day the woman who employed her came to her and said: "I am sorry, my dear, but I'm afraid I shall have to find some one else to amuse the children. I haven't a bit of fault to find with what you do or the way that you do it, and the children love you dearly. But you constantly

use incorrect English and often mispronounce words. The children will surely imitate your mistakes, and it would take a great deal of time in later years to correct them. So I am afraid I must get some one who has had a better education."

This girl was only one of many who lose their chance to be most useful and happy because they have left school too soon.

## XVIII

### IF YOU HAD A HUNDRED DOLLARS

If you had a hundred dollars given you, what would you do with it? This was the question that Miss Murray asked her pupils in the seventh grade one afternoon. Everybody was eager to answer the question at once, but Miss Murray shook her head.

"No, not now. I want each of you to think about this tonight. Talk it over with your friends and your family, and tomorrow I shall ask you to write a short composition answering the question. Then we will have as many of the compositions read as time will permit.

"I wish that before you decide on anything you would ask yourself two questions:

"How can I make a hundred dollars go the farthest?

"How can I spend it so that some one besides myself will be benefited?

"Remember that it is a selfish person who thinks only of himself when he has money to spend."

The next day Miss Murray gave her room an hour in which to write the composition, and at noon she looked



over the papers. She smiled over some and sighed over others. Several she selected to read to the class. Here are quotations from them:

If I had a hundred dollars I should buy a high-priced phonograph and some good music records. Everybody ought to love music, and I know that it would give our family lots of pleasure. I would keep the phonograph in the parlor and after supper father would read his paper, mother would sew, and I would do the dishes, and we would all be listening to the music at the same time. This would make the time pass pleasantly and before I knew it the dishes would be done. I like quick music because it is so cheerful.

"You did not tell us, Ella, why you would buy a phonograph. Do you think that you and your family would get more pleasure and benefit from this than from anything else? Is there nothing that you really need?"

"No, Miss Murray," answered the girl.

Here one of the boys raised his hand and, at a nod from the teacher, said: "Wouldn't it be a waste of money to spend all of the hundred dollars that way? I know a man who paid only ten dollars for a phonograph, and it is fine."

Miss Murray said she thought that if a person intended to buy a phonograph it was wise not to get a cheap one. "If you are going to have music in your home you want it to be as beautiful as possible. And a cheap phonograph really makes dreadful music. I always think of a good phonograph as a luxury, however, and I shouldn't want to buy one for my home unless I was sure that it would give more pleasure than anything else."

"When mother was a girl she used to play on the violin," said Ella. "She and father both love music, but we can't afford a piano, and mother says her fingers aren't limber enough to play on the violin even if she had time to practise. Once father said it would be almost as good as going to the real grand opera to have a sweet-toned phonograph."

"Ella has made a wise choice, after all," said Miss Murray, "but probably it would be foolish for the rest of us to spend our money that way. I hope none of you are like a woman that I once knew, who had to buy whatever her neighbors bought, whether she needed it or really wanted it. She even bought a piano, although she had no children, and neither she nor her husband could play. I think it would be very stupid for anybody to buy any kind of musical instrument just to entertain his friends, for many people do not like music."

Miss Murray then read this paragraph from another composition:

If I had a hundred dollars that I could spend as I liked, I should buy a two-year-old Jersey cow. This would be better than putting the money in the bank. The bank would pay me only four dollars a year, but I could make thirty dollars a year on the cow by turning the milk into butter and selling that. I could take care of her myself.

This composition was written by a boy who lived several miles from town. He drove in every morning with his father, who brought milk to the railroad for shipment. The boys were eager to ask Phil questions, so Miss Murray gave them permission.

"What should you do with the thirty dollars?" one boy asked.

"I should put it into the bank, and keep it until I had saved enough to buy another cow. With two cows I could make sixty dollars a year."

"What should you do with the money in the bank?" asked another boy.

"Father wants me to go to the agricultural college some day. He says he never had a chance to learn to do things right, and he wants me to be a better farmer than he has been."

"I should think you would want to save your money," said one boy, "so that you could go to the city to live. Farmers are always poor, and they don't have any fun."

Here Miss Murray interrupted.

"I'm afraid you are only showing your ignorance, Albert. Farming is as much of a science as medicine or law, and Phil has the right idea. Some of the happiest and most prosperous people that I know are farmers. It is only the lazy farmer, or one who has not studied enough, who is poor. We will talk about farming some other time, but now I want you to listen to this composition." And Miss Murray read:

If I had a hundred dollars I should take my sister Mary to the city to see a famous doctor, who could cure her. While we were there we would go to the museum and see the stuffed animals and the glass flowers. We would go to a big restaurant and have some ice-cream and chocolate layer-cake. What money was left I should put into the bank.

"Poor Jack," Miss Murray had said to herself, when she first read this composition, "he certainly thinks a great deal of his sister, but I'm afraid he wouldn't be a wise spender."

After she had read his composition to the class, Miss Murray said: "Please tell us, Jack, why you would take

your sister to a city doctor? Didn't you know that good old Doctor Stevens is one of the best doctors in this part of the country?"

"I like Doctor Stevens," said Jack quietly, "but he doesn't cure Mary. He only tells her to drink milk, eat eggs, and stay out-of-doors."

"Even a city doctor might say the same thing, Jack. Does Mary stay out in the air most of the time?"

"She says there is nothing to do outdoors. She gets tired and would rather stay in the house," replied the boy.

Miss Murray explained that when people had lung trouble they needed all the fresh air they could get. Medicines and city doctors could not help them. "If I were in Jack's place and had a hundred dollars, I should build a little piazza out of Mary's room, where she could sit during the day and sleep at night. Some people call these sleeping-porches. Even perfectly well persons often sleep out-of-doors, because it makes them feel so much better."

The last composition that Miss Murray read was written by Elsie Rider.

I have never seen the ocean, and I haven't seen my grandmother since I was five years old, so I should spend my hundred dollars in going with my

mother to visit her. She lives near the ocean, and from the bedroom that my mother slept in when she was a girl you can see the ships sailing. Sometimes mother says that it would rest her five years' worth if she could sleep in her old room once more. If we went it would take eight hours, and we should have to eat our supper in the dining-car. I should pay for the supper out of the hundred dollars.

One of the boys said that he thought it was a needless expense for people to go on visits, but Miss Murray agreed with Elsie that it would give so much pleasure to both the grandmother and the mother that Elsie would feel well paid for her effort.

"Grandmothers are the nicest persons in the world," said Miss Murray. "I wouldn't take back the visits that I made my grandmother when I was a girl for a good many hundreds of dollars. But it probably would not take all of the money to make that trip, Elsie. What would you do with the rest of it?"

Elsie showed what a sympathetic heart she had by her answer: "I'd buy father an overcoat and a set of Dickens. He needs an overcoat, and he wants the books. He is always buying lovely things for mother and me."

"Miss Murray," asked a boy, "don't you think it is all right to spend money on yourself?"

"Certainly; but to spend all of a hundred dollars on yourself when the other members of your family had none to spend would certainly be selfish. The least that anybody can do is to share his pleasure with some one else. Otherwise money isn't being made to accomplish as much as it might."

Just before school closed Miss Murray said that, while none of them had a hundred dollars, they could all begin to save and plan so that some day they could do the thing that they wanted to do now.

That night Frank Parsons went into the kitchen, where his mother was making jelly.

"Mother, if some rich man died and left you a hundred dollars, what should you buy?"

"It's hard to say, Frank. We need so many things."

Frank looked surprised. He had supposed that he was the only person in the family who had many wants. When he explained the composition that he had had to write at school, his mother asked what he had said.

"Why, I said I should build a shed for a workshop, and buy a kit of tools."

"That was sensible, I am sure," his mother replied.

For a long time the two talked about the many possible ways of spending a hundred dollars. When Mr. Parsons heard the discussion, he said: "I think it wouldn't be a bad plan for us to make a list of the things we

should really buy if we had that much extra money, and from time to time, as we save a little, we can get some of them."

It took nearly a week to make out a list that had the approval of the whole family. Many items that were put down first were finally crossed out altogether. Perhaps you will be interested to see part of the list. Remember that the plan was to get first what was most needed.

1. \$30.00 for a new kitchen stove. (The one they had was old and almost worn out. It burned twice as much fuel as a good stove should. The family calculated that in two years the new stove would pay for itself.)

2. \$10.00 for a kit of tools. (At first the family thought there were other things that ought to be bought before these, but Mr. Parsons said that Frank would be learning something useful, and therefore the money would be well spent. But the understanding was that if Frank lost interest in the tools and did not use them regularly they should be sold and the money turned into the household account. A part of the basement was to be used for a workshop.)

3. \$20.00 for an easy, upholstered chair for the



living-room. (The family had plenty of chairs, but there were only two that anybody really enjoyed sitting in. So it was decided that it would be sensible to get a well-made chair that had good springs, and was covered with simple, durable tapestry. Frank was surprised that one chair should cost so much. "It will last us twenty years," his father explained.)

4. \$6.00 for replating a dozen knives and forks. (This was much cheaper than buying new ones.)

5. \$4.00 for the best quality cotton cloth to make sheets and pillow-cases.

6. \$4.00 for a pair of rubber boots for Frank.

7. \$4.00 for material for a raincoat for Frank's sister.

8. \$8.00 for a large dictionary. (Frank knew where they could buy a large, second-hand dictionary in excellent condition at that price; and every member of the family felt the need of such a book.)

## XIX

### CLEANLINESS AND THRIFT

Everybody knows that health, comfort, and even wealth depend a great deal on cleanliness. In most sections of the country it is the custom to clean house every spring and fall. The carpets are taken up and beaten; the muslin and lace curtains are washed and ironed; the woodwork of the doors, windows, mopboards, and floors is scrubbed with soap and water; ceilings are whitewashed; blankets, comforters, dresses, furs, etc., are taken out of closets and drawers and hung out to air, and those not needed at once are carefully packed away with lavender or camphor to keep out moths.

When people speak of the danger of the slums, they are not thinking so much of the poverty of the men, women, and children who live in these crowded sections as of the dirty, dark houses, the bad-smelling alleys, and the wretched, soiled clothing. Probably if you should tell a man who lives in the midst of dirt and discouragement that he will never have a chance of getting enough money to live on comfortably unless he cleans up himself, his children, and his house, he would laugh in your face.

He would insist that all he needed was a steady job with good pay, and he would keep his family looking as well as any other man's.

But, although such a man as this does not realize it, dirt is expensive. The oil lamp or stove that explodes is almost always one that has not been kept clean. Bits of oil, lint, and dust collect around the burner and offer the means for an explosion. Most of the fires that burn dwellings to the ground start in chimneys that are choked with soot. A chimney that is cleaned and inspected once a year will probably never be the cause of a disastrous fire.

Dirt is said to have been responsible for the great fire which in 1908 almost wiped out the city of Chelsea, Massachusetts. The flames started in some rubbish in an old wooden building—according to one report it was in a ragpicker's shed. But even a ragpicker could keep the building in which he stored his rags clean. There was really no excuse for this terrible fire that cost millions of dollars and great misery to hundreds of people.

Many a farmer owes his "hard luck," as he calls it, to his dirty barns, sheds, and hen-houses. Horses which have to stand in stalls that are not thoroughly cleaned every day get diseases which are expensive to cure, for veterinary fees are large. Sick horses mean not only doctor's fees, but loss of services to the farmer. Many

farmers, however, will not believe this. In a certain country district a wealthy city man bought a large farm, and built the finest barn that could be devised. The floors were of cement, the woodwork was white-washed, and everything possible was done to make the building one that could be kept perfectly clean. All his neighbors laughed among themselves at the "new-fangled" barn. But the city man knew what he was about. His horses and cattle were the healthiest and most profitable in the town, and it took fewer men to do the work than on some of the smaller farms run in the old-fashioned way. He proved that it pays to keep clean.

One of the most successful restaurants in a certain large city makes a special point of cleanliness. Although it is situated in a crowded business section where the air is full of soot and dust, and although several thousand people eat there every day, it has the appearance of wholesome cleanliness. Every inch of the floor, woodwork, counters, brass, and nickel is thoroughly washed and polished once a day, and the floors and counters several times. The waitresses never wear waists or aprons that show any sign of dirt. The owner prides himself that only perfectly clean, pure food is served, and that the kitchen and serving-rooms are as neat as is humanly possible to make them. Probably this restaurant makes

more money for its owner than any other in the city, and it is chiefly because of its motto: "Be clean."

If restaurant keepers find that it puts dollars in their pockets to have food, dishes, stoves, floors, and windows clean, surely housekeepers need to keep their houses clean. "But," said one woman, "in these days of dust and dirt, it would take me every minute of the day to keep my house really clean. I can't afford to hire any one to help me, and so I do the best I can alone, but there is plenty of dust around all the time."

This woman is right in saying that it is impossible for a person to keep a house perfectly clean. All that anybody can hope to do is to have the rooms wholesome and healthfully clean. To do this does not require ceaseless work, but careful planning.

If a woman has to do her own washing, ironing, and cleaning, with only the help of her family, she is very foolish if she does not make the work as easy as possible. She should not fill her house with things that gather dust and germs.

One of the hardest rooms in the house to keep clean is the bedroom, especially if it has a carpet on the floor, draperies at the windows, and knickknacks scattered over walls, bureau, and stand. But the need of cleanliness is especially great in the bedroom, and it is less expensive to keep it clean than to let dust and dirt accumu-

late. It is a good rule to have as few articles as possible in a bedroom, and only such as can be easily cleaned.

The bedstead that is most serviceable is one made of iron and painted white. This can be thoroughly washed with hot water and soap as often as necessary, and is much better than those advertised by some stores as brass beds. The latter cost more, and usually are not brass at all, but are made of iron with a thin coating of brass, which wears off in a short time. Beds made of wood are often very beautiful, but they require much time to keep them clean and well polished. It is easy for insects to burrow into the corners and soft parts of the wood, and make their nests there. To get rid of bedbugs or any other kind of insect is costly, both in time and in money. If a family wants always to be free from them, it should have only iron beds, and should wash these thoroughly.

It is often more difficult to keep a mattress clean and healthy than the bedstead, for one cannot scour a mattress with soap and water. In the first place the mattress must be of fair quality; a sensible woman will not buy the cheapest one that she can find, for this may last only half as long as one that costs a few dollars more. A person should buy articles like mattresses only at reliable stores, where the clerks will show any customer samples of the filling of each kind. A good mattress with proper

care will last many years. Once in two weeks, at least, all the bedding, sheets, blankets, pillows, and mattresses should be taken out-of-doors for a thorough airing in the sun.

One day two women were talking about a neighbor.

"She's all the time trying to show off," said one. "Every week she spreads all her blankets, puffs, and mattresses out on her line to let us know how expensive her things are."

"Yes," said the other woman, "and more than that, she's always hanging out her furs and silk dresses. She must be terribly proud."

These women were all wrong in their judgment. The woman who filled her lines once a week with the contents of her bedroom was not proud, but sensible, for her things would keep clean and last longer than theirs.

When the mattress has been aired it should be thoroughly brushed with a stout whisk-broom that can get into all the corners. It is the dusty corners of carpets, mattresses, and closets that breed insects and decay. In hot weather everything soils more quickly than in cool weather, and this is true of mattresses, although many families do not seem to realize it. Even if a person takes a sponge bath every night, as he should, on very hot nights there will be some perspiration from the body which is absorbed by the night garments and sheets,

and often by the mattress covering. Sheets and night garments are washed every week, but it is difficult to clean mattresses. In warm weather, therefore, it is sensible to put an extra sheet over the mattress, as a means of protection.

When cold weather comes every woman looks over her supply of warm bed coverings to see if she has enough to keep her family comfortable. One woman, after examining her stock, took ten dollars and went to a large department store to buy three blankets. Her thirteen-year old daughter Eleanor accompanied her. While the salesman was showing her mother the best three-dollar blankets, Eleanor espied some pretty puffs.

"Oh, mother," she urged, "please look at these before you buy the blankets. I should like to have this one with pink roses for my bed. Sarah Johnson has one with violets on it. She folds it up and keeps it at the foot of the bed, and uses it only on very cold nights. Oh, please!"

Mrs. McCloud seemed to like the puffs as well as her daughter, and asked the clerk the prices. The ones that Eleanor had been looking at were only two dollars. The clerk tried to explain that the blankets would be much more serviceable, but Mrs. McCloud was thinking that three puffs at two dollars would cost only six dollars, while three blankets at three dollars would leave



her only one dollar out of her ten. And Eleanor was thinking of the pink roses. So the puffs were bought.

That night when Mr. and Mrs. McCloud and Eleanor were eating supper, the expressman brought to the door a bulky package.

"What's that?" asked Mr. McCloud, as Eleanor left her half-finished supper and began excitedly to cut the cords.

"You know we needed some new blankets," explained Mrs. McCloud. "I bought puffs instead and saved three dollars."

"See, isn't this beautiful?" exclaimed Eleanor, as she trailed the pink rose-patterned puff over the floor.

"H'm!" said Mr. McCloud, looking thoughtful. "Puff? What's that, one of those new-fangled bed quilts? Let's feel of it."

"It's silk," said Eleanor eagerly, "and the pink roses just match my wall-paper."

"Silk!" said Mr. McCloud disgustedly; "the covering is only cheap cotton with a glaze on it, and as near as I can tell by the feeling, it's filled with cotton, and not any too much of that."

"Yes, but most of the blankets are part cotton," said Mrs. McCloud reassuringly.

"Well, I think you and Eleanor have wasted your six dollars. These things will never keep us warm. You

forgot that when you pay three dollars for a blanket you are getting a pair of them—two thicknesses—and one thickness is a good deal warmer than one of these flimsy things. And not only that,” continued Mr. McCloud, “but how long do you think one of these puffs will last? You can’t wash it; the cotton would all lump up, and if you sent it to a cleanser you would have to pay seventy-five cents or a dollar, and then it wouldn’t look very well. It is only the nicest puffs made of wool or down that are worth sending to the cleanser. A blanket can be washed clean with soap and water by anybody that is strong.”

“I never thought about the washing,” said Mrs. McCloud weakly.

“Well, there’s an old cotton puff packed away somewhere in the attic,” said Mr. McCloud. “Try washing that and see how you come out.”

So, after the supper dishes were washed, Mrs. McCloud and Eleanor took the old puff down into the basement and washed it carefully in warm soap and water. When it was wrung out, even Eleanor had to laugh, although her throat was full of lumps at the thought of giving up her beautiful puff. The clean puff looked like a cobbled pavement.

“Before I was married, Eleanor,” explained her father, “I used to work in a dry-goods store, and I know

something about blankets and puffs. A puff that is worth buying will cost you about ten dollars, and we can't afford that. You'll have to change these for the three-dollar blankets, I think."

There are many people like Eleanor and her mother who spend their money thoughtlessly for articles that are comparatively cheap, but will prove expensive in the end. It pays to buy sheets of good quality and as good blankets as one can afford, and simple white spreads. Colored bedspreads, or spreads with colored borders, cannot be cleaned easily, and are therefore more expensive. Sheets must be washed every week or they will get so soiled that they will tear apart readily.

Next to the bed, the closets and bureau drawers are the parts of a bedroom most difficult to keep clean. But dirt in closets means moths and carpet-bugs, and no family is so rich that it can afford to furnish good clothes for these insects to feed on. To keep out moths and other insects, closets and drawers must be kept perfectly clean. All woollen articles must either be hung in a clean closet and taken outdoors to be thoroughly brushed every week or be cleaned and then folded up with moth balls, wrapped in newspapers, and shut away in drawers, trunks, or boxes that are free from moths.

The bedroom floors that are easiest to clean are either painted or made of hardwood, with light-weight rugs

that can be taken outdoors and shaken. Curtain draperies make a bedroom look so homelike that it would not be wise to suggest going without them, but the stores are full of curtain materials that are not worth carrying home. Only a washable material should be bought, and this means muslins, scrims, or crêpes of good quality. Fancy edges and colored borders may look pretty at first, but they will not wear well, and the colors will fade or "run" when washed.

White, cream, and écru are better for curtains than other colors, for they look as well after they are laundered as before. One high-priced summer hotel which uses white scrim for all its bedroom windows has not had to buy new material for five years. On the other hand, a woman who bought some cream-colored lacey curtains with a blue border had to throw them away before the end of a year. They had been so torn and stretched in washing that there was no shape to them, and the colored border had faded to an ugly gray.

Next to the bedrooms the part of the house that most needs attention is the kitchen and pantry. Probably the grocer's bill is the largest one of all, and it is necessary not to let any food go to waste or to be spoiled through lack of attention to cleanliness. Refrigerators, pantry shelves, and all places where food is kept must be absolutely clean. If a partly decayed tomato or a

moldy piece of cheese is overlooked in the corner of a refrigerator, it may spoil every other bit of food in it.

One of the best housekeepers in a small town had the reputation of being able to make a cent go farther than anybody else. This is her own explanation of the way she did it.

"When we were first married John and I went to visit his city cousin, who is a rich doctor. One night the doctor took us to dinner at one of the biggest hotels that I ever saw in my life. Every table had roses on it, and the carpets were just like meadow grass—they were so soft. All the lights looked like peach-colored flowers. After dinner what did John's cousin do, but get the hotel clerk to have somebody show us through the basements where all the cooking and serving are done. I could hardly believe my eyes, everything was so clean. The steward told us that they didn't have a thing in the kitchen, storerooms, or serving-rooms that couldn't be scrubbed clean with hot soap and water. The pans shone like a pond in the sunshine, and all the kettles were made of copper and glistened like my grandmother's teapot that I keep on the sideboard. The floor looked as if it were made of marble and so did the refrigerators. Honestly, I couldn't see a speck of dirt anywhere.

"'It must cost very much to keep everything looking so fine,' I said.

“‘Oh, no,’ replied the steward. ‘It would cost us more if we didn’t keep things like this.’

“I suppose my face looked like a question-mark, for he went on to explain:

“‘We have only the first quality of everything here—cream, eggs, meat, vegetables, pastries, and we can’t afford to have dirt around. A dirty kitchen costs more than a clean one. There are harmful germs in all dust and dirt. The moment that these germs come in contact with food, the food begins to spoil, and people will not pay high prices for what is the least bit tainted.’

“Well, what that steward said, and what I saw, set me to thinking, and when I got home my mind was made up that dirt should never spoil any of my food.

“Once a week I scour my refrigerator with hot soap and water, and leave it open to the fresh air until it is thoroughly dry. I keep milk, butter, and liquid things carefully covered so that they cannot absorb anything harmful.

“My bread and cake jars I scald out once a week and put in the sun or out-of-doors to dry; this means that I never have any moldy bread to throw away as I used to. Dry pieces of bread or cake I set in the oven a few minutes to brown, then put away in a clean tin pail with a tight cover, to use later for puddings.

“I often used to have vegetables and fruit spoil on my hands. This was expensive, of course, but I always

thought that a certain amount of waste was necessary. Now I know better. Just as soon as the grocery boy delivers my purchases I examine everything. If I find any spoiled fruits or vegetables, I make the boy take them back. The apples, tomatoes, and the like that have soft parts or look dead ripe, I cook up at once to prevent their spoiling. I sort over my potatoes, apples, onions, and other vegetables every few days to make sure that none of them are decaying. Once I shouldn't have thought of such a thing, but now I see that the boxes and baskets that I keep my vegetables in are always clean.

"The greatest trials of all my housekeeping experience were water-bugs and red ants. I knew that if bits of food were left around the ants would appear, and so I scoured my shelves until they were perfectly clean. I found that the sink and the sink closet must be cared for as thoroughly as the pantry, so I filled all the cracks and crevices with putty and painted the floor and the sides of the closet white so that no dirt should escape me, and finally the water-bugs disappeared.

"The first year after my visit to the city hotel I saved fifty dollars by being cleaner and more careful."

What this woman did was worth while, but she is only one of the many who have proved that cleanliness always pays, whether at school, at home, or at work.

---

## XX

### OWNING A HOME

"Somebody's bought the lot at the end of the street, I guess," said Frank Lansing one night at supper. "Anyway, the sign *For Sale* has been taken down. I suppose now we can't play football there any more."

"Why, yes, you can for the present," said his father.

At the questioning look in Frank's face, Mr. Lansing said: "I've just bought that lot, and until I get around to build, you boys may have all the fun on it that you please."

Frank looked as if he couldn't believe his ears.

"Why, I thought we were poor!" he exclaimed at last.

Mrs. Lansing answered him by saying: "It depends upon what you mean by being poor. We certainly aren't rich."

"Yes, but I thought it took a great deal of money to build a house, more than to buy an automobile, and when I asked father if we couldn't have an automobile he said those were only for folks much better off than we were."

"Oh, but I think it would be just beautiful to own



the house we live in!" broke in Frank's sister, Miriam. "Can we have plate-glass windows?"

"Both of you are old enough to understand something about our family finances," said Mr. Lansing, taking out his memorandum-book, "so I am going to explain about the house."

"I don't believe Miriam even knows what *finances* means," remarked Frank ungraciously.

"Doesn't it have something to do with money?" she asked.

"Yes," said her father, "and unless all the members of a family understand how money should be saved and spent, they are likely always to be poor. Now, this is how rich and how poor we are," and Mr. Lansing spoke slowly:

1. We have no debts.

"That doesn't mean anything, does it?" interrupted Frank.

"It certainly does. A good many men who own automobiles and wear finer clothes than we do, owe so much money that if they were to pay all their debts they wouldn't have a cent left. You would be surprised if you knew how many families have gone into debt just to buy an automobile. By keeping our bills paid promptly, we have the reputation among the business men in town

of being reliable people. A poor man whose credit is good is really richer than a man who has fine things but is deeply in debt and distrusted by everybody. Often a poor man can borrow money when a supposedly rich man cannot.

"But to go on:

2. I have five hundred dollars in the savings-bank. The bank pays four per cent interest, so that this money earns me twenty dollars a year.

3. We own all the furnishings in this house, and most of them are of good quality and will last us many years.

4. I have just bought and paid eight hundred dollars for the lot at the end of the street.

5. I have a good and, so far as I know, a steady position, with a salary of twelve hundred dollars a year. By being careful and thrifty, I think we can live on nine hundred dollars until Frank is through the high school.

6. We are all in good health.

7. I have my life insured for three thousand dollars.

"Now it seems to me that we aren't exactly poor, and if we always spend our money wisely we need never be."

"But where's the money to build a house?" asked Frank. "It takes about five hundred dollars just to build a fireproof automobile garage, so I should think it would take a great deal more for a house to live in."

"Yes, it will cost at least three thousand dollars to build us a good, plain, substantial house."

Frank looked a little woe-begone. He was thinking that it would take many years for his father to save that amount of money, and he could not see how they would ever get an automobile.

But as his father went on to explain his plan, Frank became interested in spite of himself.

Mr. Lansing said that he not only put money into the savings-bank but into a co-operative bank as well, and he explained that this co-operative bank would lend him money with which to build.

"Can anybody get money that way?" asked Miriam.

"No, a person can't borrow from one of these banks unless he first has a little property, and is also a shareholder in the bank. I now own a house lot, and I am a shareholder because every month I deposit ten dollars in the bank. Even if I put in only one dollar a month I should be a shareholder. If they will lend me the money necessary to build a house, I shall pay it back in monthly instalments, which will be only a little more than we now spend for rent. By the time you are ready for col-

lege the house will be paid for, if nothing unfortunate happens."

It was evidently this last remark that stayed in Frank's mind, for the next morning he asked his mother how he could go to college if it took all his father's money to pay for the house.

"When the house is paid for there will be no rent to pay, only the taxes, insurance, and repairs. So the money that is now going for rent can help toward your college bills. Then, too, at just about that time your father will get three thousand dollars from his life insurance."

"From his life insurance?" echoed Frank. "Will he be dead then?"

"No, indeed, some people take out the kind of life insurance that yields money only when the person who is insured dies. Then the money goes to the family. But your father's is the kind which is paid to him if he is still alive at a certain time."

"We had something about life insurance in arithmetic the other day," remarked Frank, "but I didn't understand it very well."

The next day at the morning recess Frank did something so unusual that his teacher, Miss Allison, inquired if he were ill. He stayed at his desk figuring earnestly over some examples in insurance and in partial payments.

Frank proudly confided to Miss Allison that his father was going to build a house, and Miriam had already told her chum, so that in a few days all their friends knew of the event.

"O, Frank," said Eben Jones, as he overtook him on the way home, "we're buying the house we live in. That's almost as good as building one, isn't it?"

"How do you buy it?" asked Frank. "Do you pay the co-operative bank every month?"

"No, we pay the man who owns it. Father gave him five hundred dollars at first and pays him twenty-five dollars a month. I tell you we have to be good savers at our house. I haven't had a new suit for two years. Look at the back of this coat; you can see your face in it, can't you?"

Frank asked Eben to go home with him, and over in the empty lot that Mr. Emerson had just bought, the two boys discussed houses as earnestly as if they were already property-owners.

Each member of the Lansing family started in at once to keep what they called a Savings Memorandum-Book. Each person put down every time he had saved or earned any money, with the date. Miriam and Frank tried to outdo each other in making the most suggestions as to ways of saving.

More than once Mrs. Lansing had been afraid that

Frank was inclined to be lazy, but there were now no indications of this. Just the thought that he was helping save for the house seemed to increase his self-respect. All his spending-money he carefully hoarded.

When Mr. Lansing saw how genuinely interested both Frank and Miriam were in the house, he took pains to tell them about his talks with the builders and architects. One Saturday afternoon he took Frank to the architect's office, where they saw the first plans.

"Father," said Frank, on their way home, "those men treated you just as respectfully as if you were rich. Do you suppose they think you have plenty of money, enough to build the house and more besides?"

"No," replied Mr. Lansing, "but the moment a person buys or builds a house he is an important person in the eyes of business men. To own a house means that you have money to invest, and that you know how to spend wisely. Tonight after supper, make out a list of all the men in this town that you think own their houses, and see if they are not recognized as prominent, successful men."

After supper Frank took pencil and paper and started his list. When he showed it to his father, he said: "I can't find out who own their houses, but I have written down the names of the men that I think are successful. Can't you tell me which ones own their houses?"

So Frank and his father went over the list together. They found only two names that did not belong on it.

"No, Frank, Mr. Saywood and John Brooks are both large spenders, and do a great deal of talking, but they own no property and are usually in debt. In five years' time I think you won't hear anything from them."

The building of the Lansing house was the beginning of better days for the whole family. Frank studied and worked as he never had before. He was as proud of his attic gymnasium and of his clean cellar as Miriam was of her big bedroom, with its window-seat and its closet door with a mirror built into it. Frank was given one of the attic rooms for his gymnasium on condition that he take all the care of the cellar, and keep it neat and orderly. Every new friend that Frank made had to inspect the cellar, its clean-swept cement floor, the neatly arranged ash-barrels, the piles of newspapers tied together ready for the ragman, the preserve-closet, and the home-made carpenter's bench. And Miriam's pride was her bedroom and the bathroom, both of which it was her work to keep clean and in order.

"Mother says," she explained to one friend, "that I must keep these rooms so that a guest could be shown either room at any time."

"The way to appreciate your home," said Mrs. Lansing to her husband one day, "is to own it. I get more

pleasure out of saving to pay for this than I ever supposed possible. Every time I have been calling or shopping and get back home, I say to myself: 'It is ours! It is ours!' I feel proud of you and the children to think that we could do it."



## XXI

### HOW A NATION HELPS TO SAVE

One of the most interesting gifts of money made in recent years is that of \$225,000 by the Russell Sage Foundation, to buy a refuge for migratory birds. Many large cities have homes for friendless cats and dogs, but this is the first time that money has been given for a refuge for birds. With this money 85,000 acres of land have been bought on the Louisiana coast of the Gulf of Mexico. These acres are to be kept in the condition that will make them most attractive to the thousands of birds that are each year driven south by the cold storms of winter.

At first we may wonder why so large a sum of money should be spent in this way, but when we are told that insects cost this country every year more than \$400,000,000 by ruining fruit, grain, cotton, and vegetables, and that birds help to destroy these insects, we understand. Farmers spread poisons and work diligently to kill the pests that do so much damage, but none of their remedies are so effective as the work of the

birds. As we all know, many birds feed largely on insects, and where the birds most abound there the injury to the farmers' crops is the least. Therefore, it is to aid the farmers, and to make our food cost us less, that this refuge for birds has been established.

This shows how important in the eyes of our thoughtful men are the food crops of our country. Now, as never before, congressmen at Washington and business men everywhere are trying to prevent useful things from being wasted. Birds are protected, not only because they eat insects, but because they also feed on weed seeds. One of the men in the United States Biological Survey has estimated that in Iowa in one season the tree sparrows ate 1,750,000 pounds of weed seed. It is hard to believe that such small creatures as the sparrows could take care of such a large diet, but birds are big eaters. And it is less expensive to let them keep down the weeds than for the farmer to plough them up.

Did you realize that a country must be as saving and thrifty as families have to be? When this country was first settled it seemed to have boundless forests, meadows, rivers, mineral wealth, and fertile soil, and no one thought of saving trees or land or brooks. Our fathers and grandfathers and great-grandfathers have been very extravagant with the great country that stretches from ocean to ocean and, as a result, all of us and those who

are born after us must be very saving. The government is spending huge sums of money in helping us plant trees in our woodlands, to stock brooks and ponds with fish, and to show us how to take care of the soil so that it will not wear out.

Not long ago a Georgia farmer wrote to a man at Washington who knew a great deal about farm land, saying: "I can't make any money on my farm. Will you help me?" The man from Washington went down to see the farmer.

"Your land is all worn out," he said. "You and those who owned it before you have wasted your soil. You have grown crop after crop just as fast as you could without giving the land any food or any rest. How much work do you think you could do if you never had any rest, and had no food except what you happened to find near you? Soil gets hungry and thirsty just as horses and cattle do. The harder you make it work by growing corn, potatoes, and other crops, the hungrier it grows. Give your farm plenty of water and food and rest, and you will have no trouble."

The farmer looked at the strange man as if he thought him "a bit queer in the head."

"Come with me," said the stranger, "and I will show you what I mean."

Leading the farmer out into his ploughed land, he

took from his pocket a bottle of liquid, a little of which he poured into the ground in several places. Then he turned to some rocks. The moment the fluid from the bottle touched the rock it bubbled vigorously.

"I have your secret," said the man. "The rock bubbled because there is lime in it; the soil didn't bubble because you have used up all the lime. You can't grow crops without feeding your land lime. What I should advise is to grind up these lime rocks, and spread the powder over the soil. This would give it what we call carbonate of lime, which every rich soil must have."

Our government employs men to give all their time to studying the worn-out soils in different parts of the country, so that before it is too late they may tell the farmers how to care for their land. Not every worn-out soil needs lime, but any land that fails to produce good crops needs treatment of some kind.

It seems strange to think that the time may come when this great nation will be so poor that large numbers of people will want to migrate to some other country. But men have figured out that, unless we stop wasting our minerals, our land, and our forests, we shall come to grief. By the time our population is 200,000,000, if we use our land as recklessly as we now do, it will take all the wheat that we can raise to feed our own people, and we shall have none to sell to other countries.

We have destroyed our timber three times as fast as it grows, and already more than half of it has been cut and used. When we can no longer mine our own coal and iron, raise our own wheat and timber, then we shall begin to be a poor nation.

But men, women, and children have become alarmed, and all over the country earnest efforts are being made to keep from wasting anything that nature gives. Men are even planting trees in forests. Many of the State agricultural experiment stations raise spruce, pine, and other seedlings which they send free to any man who will plant them where they will grow best.

Along the seashore the government has built hatcheries where lobsters and other fish are hatched to throw into the sea to multiply and furnish us with sea food. We have been wasteful even in our fishing, and now we must pay the penalty. One day recently, in the middle of August, a large, heavily built automobile was racing at top speed across a Western desert of the United States. There were five men and a huge box, or tank, which seemed to contain something precious, for the men worked over it ceaselessly. Not for a moment was it left to itself. Even at nightfall they did not stop; the automobile rushed on and the men worked on. When at last the lights of the little Oregon town to which they were bound came to view, it was nearly midnight, but men,

women, and a brass band were waiting to welcome the desert travellers.

The interest centred in the large box and its contents. Can you guess what it was? It was several thousand fish, which the fish-warden of the State and his assistant had brought at the urgent request of the townspeople, who wanted to stock their thin little stream. In spite of the fact that they had made all speed, and had taken every possible care, never ceasing to stir the water to keep it fresh, the fish were dead, and the little town was bitterly disappointed. This does not sound like a story of this country of today. But it is, and it shows that men are beginning to try to make up for the waste of the past. If we are willing to be taught there is no reason why in the coming years we cannot be as saving of resources as we have been wasteful in the past.

Not only is our government trying to make the people keep from wasting soil and trees, and other natural resources, but it is spending large sums of money in studying how to change swamps and deserts into fertile land, and how to make every part of the country prosperous. It pays one man ten thousand dollars a year just to make experiments with our fruits and vegetables, to try to produce kinds that will be hardy enough to withstand frost and heat. This man has grown a hardy potato which can be raised in any part of the United States,

and has added over a million dollars to the wealth of the country. Now we even hear that this man is trying to grow a new form of cactus in the desert. In some of our Western States there are big stretches of waste-land, or deserts, which have been difficult even to cross, because of the lack of food and drink. But the new kind of cactus is juicy and good to eat, and can be used to satisfy both hunger and thirst. This may mean that some time in the future our deserts can be travelled in perfect safety and comfort.

When we peer into the future, can we think of a better motto for our government, our State, and ourselves than "Waste not"?







U

